Fill in this information to identify your case:		
United States Bankruptcy Court for the :		
NORTHERN District of ILLINOIS (State)		
Case Number (If known):	Chapter you are filing under:  Chapter 7  Chapter 11  Chapter 12  Chapter 13	☐ Check if this is an amended filing

### Official Form 101

## **Voluntary Petition for Individuals Filing for Bankruptcy**

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together-called a joint case-and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	rt 1: Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name		
	Write the name that is on your government-issued picture identification (for example, your driver's license or	Mark First name Anthony	First name
	passport).	Middle name	Middle name
	Bring your picture identification to your meeting with the trustee.	Trujillo Last name	Last name
		Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2.	All other names you		
2.	have used in the last 8 years	First name	First name
	Include your married or maiden names.	Middle name	Middle name
		Last name	Last name
		First name	First name
		Middle name	Middle name
		Last name	Last name
3.	Only the last 4 digits of your Social Security	xxx - xx - <u>2588</u>	XXX - XX
	number or federal Individual Taxpayer	OR	OR
	Identification number	9xx - xx	9xx - xx

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Case Number (if known)

Document Anthony Debtor 1 Mark First Name Middle Name Last Name

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
<ol> <li>Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years</li> </ol>		I have not used any business names or EINs.	I have not used any business names or EINs.  Business name
	Include trade names and	Business name	Business name
	doing business as names	EIN	EIN — — — — —
		EIN	EIN
5.	Where you live		If Debtor 2 lives at a different address:
		3829 W 58th Place Number Street	Number Street
		Bedford Park IL 60629 City State ZIP Code	City State ZIP Code
		соок	<u> </u>
		County	County
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from the one above, fill it in here. Note that the court will send any notices this mailing address.
		Number Street	Number Street
		P.O. Box	P.O. Box
		City State ZIP Code	City State ZIP Code
6.	Why you are choosing this district to file for	Check one:	Check one:
	bankruptcy.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
		I have another reason. Explain. (See 28 U.S.C. § 1408	☐ I have another reason. Explain. (See 28 U.S.C. § 1408

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Case Number (if known)

Document Trujillo Anthony Mark Debtor 1 First Name Middle Name Last Name

Pa	Tell the Court About You	r Bankruptcy	Case					
7.	The chapter of the Bankruptcy Code you		•		Required by 11 U.S.C. § 342(b) for a fage 1 and check the appropriate			
	are choosing to file under	☐ Chapter 7						
	under	☐ Chapter 11						
		□ Chapter 12						
		■ Chap	ter 13					
8.	How you will pay the fee	local yours subm with a  I nee Appli I requ By la less t pay t	court for more details a self, you may pay with a self, you may pay with a self, you may pay with a pre-printed address.  If to pay the fee in institution for Individuals to the self that my fee be wait w, a judge may, but is than 150% of the official the fee in installments).	tallments. If you cho Pay The Filing Feived (You may required to, waal poverty line that If you choose this	n. Please check with the clerk's y pay. Typically, if you are payin eck, or money order. If your atto attorney may pay with a credit of moose this option, sign and attacker in Installments (Official Form uest this option only if you are fill vive your fee, and may do so on applies to your family size and yoption, you must fill out the Applicable in the	g the fee rney is ard or check th the 103A). ling for Chapter 7. ly if your income is you are unable to blication to Have the		
9.	Have you filed for bankruptcy within the last 8 years?	□ No ■ Yes.	District Ndil	When _	07/19/2010 Case Number	10-32023		
			District Ndil	When _	10/18/2013 Case Number MM / DD / YYYY	13-40928		
			District <u>ndil</u>	When _	05/18/2015 Case Number	15-17488		
10.	Are any bankruptcy	■ No						
	cases pending or being filed by a spouse who is not filing this case with you, or by a business parter, or by affiliate?	☐ Yes.	Debtor	When _	Relationship to you Case Number, if kr  MM / DD / YYYY  Relationship to you	nown		
			District	When _	Case Number, if kr	nown		
11.	Do you rent your residence?	□ No. ■ Yes.	Go to line 12 Has your landlord obtain residence?	ned an eviction judgm	nent against you and do you want to	stay in your		
			<ul><li>No. Go to line 12.</li><li>☐ Yes. Fill out <i>Initial</i> this bankruptcy pe</li></ul>		Eviction Judgment Against You (Fo	rm 101A) and file it with		

	Case 16-0284		Document	Entered 01/29/16 17:15:28 Page 4 of 63	Desc Main
Debto	r 1 Mark  First Name	Anthony  Middle Name	Trujillo Last Name	Case Number (if known)	<del></del>
Par	Report About Any Busin	esses You Owi	n as a Sole Proprietor		
12.	Are you a sole proprietor of any full- or part-time business?  A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnerhsip, or LLC.	■ No. □ Yes.	Go to Part 4.  Name and location of business  Name of business, if any  Number Street	is	
	If you have more than one sole proprietorship, use a separate sheed and attach it to this petition.		City	State	Zip Code
			Check the appropriate box to	describe your business:	
			_		
			_	as defined in 11 U.S.C. § 101(27A))	
			•	e (as defined in 11 U.S.C. § 101(51B))	
			☐ Stockbroker (as defined	in 11 U.S.C. § 101(53A))	
				defined in 11 U.S.C. § 101(6))	
			■ None of the above		
13.	Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor? For a definition of small business debtor, see 11 U.S.C. § 101(51D).	appropria: balance si document  No. I  No. I  Yes. I	te deadlines. If you indicate that heet, statement of operations, on the statement of the stateme		your most recent or if any of these
			bankrupicy Code.		
Par	Report if You Own or Ha	ve Any Hazard	ous Property or Any Property Th	at Needs Immediate Attention	
14.	Do you own or have any property that poses or is alleged to pose a threat of imminent and	■ No.	What is the hazard?		
	indentifiable hazard to public health or safety? Or do you own any property that needs immediate attention? For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?		If immediate attention is neede	d, why is it needed?	
			Where is the property?Numb	per Street	

City

State

ZIP Code

Anthony Debtor 1 Mark

Document

Last Name

Page 5 of 63

Case Number (if known)

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

Middle Name

Tell the court whether you have received a briefing about credit counseling.

First Name

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

#### About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any,

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a b	riefing	about
credit counseling because of:		

Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me

> to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

#### About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

 □ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. approved You must file a certificate from the agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required	l to receive	a briefing	about
credit counseling	g because o	of:	

Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me

to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court. Case 16-02840 Doc 1 Entered 01/29/16 17:15:28 Desc Main Filed 01/29/16 Page 6 of 63

Document Trujillo Anthony Debtor 1 Mark Case Number (if known) \_

Last Name

		16a Are your debts primarily	consumer debts? Consumer debts are def	fined in 11 U.S.C. & 101(8)			
	What kind of debts do		primarily for a personal, family, or household p				
	you have?	No. Go to line 16b.  Yes. Go to line 17.					
		16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment.					
		□No. Go to line 16c. □Yes. Go to line 17.					
		16c. State the type of debts you o	we that are not consumer debts or business d	ebts.			
	Are you filing under	No. I am not filing under Ch	center 7. Co to line 18				
	Chapter 7?	_					
	Do you estimate that after any exempt property is	administrative expense	er 7. Do you estimate that after any exempt poor s are paid that funds will be available to distrib				
	excluded and	□No.					
	administrative expenses are paid that funds will be available for distribution to unsecured creditors?	∐Yes.					
3.	How many creditors do	■ 1-49	<b>1</b> ,000-5,000	<b>2</b> 5,001-50,000			
	you estimate that you	□ 50-99	□ 5,001-10,000 □ 10,001-05,000	50,001-100,000			
	owe?	□ 100-199 □ 200-999	□ 10,001-25,000	☐ More than 100,000			
).	How much do you	\$0-\$50,000	□ \$1,000,001-\$10 million	□\$500,000,001-\$1 billion			
	estimate your assets to	<b>\$50,001-\$100,000</b>	□ \$10,000,001-\$50 million	□\$1,000,000,001-\$10 billion			
	be worth?	\$100,001-\$500,000	□ \$50,000,001-\$100 million	\$10,000,000,001-\$50 billion			
_		\$500,001-\$1 million	□ \$100,000,001-\$500 million	More than \$50 billion			
).	How much do you	□ \$0-\$50,000 □ \$50,004,0400,000	□ \$1,000,001-\$10 million	□ \$500,000,001-\$1 billion			
	estimate your liabilities to be?	□ \$50,001-\$100,000 ■ \$100,001-\$500,000	□ \$10,000,001-\$50 million	□ \$1,000,000,001-\$10 billion □ \$10,000,000,001-\$50 billion			
	to be:	■ \$100,001-\$500,000 □ \$500,001-\$1 million	□ \$50,000,001-\$100 million □ \$100,000,001-\$500 million	☐ \$10,000,000,001-\$50 billion			
ar	t 7: Sign Below	, , , , , , , , , , , , , , , , , , , ,	_ ,,, ,				
or	you	I have examined this petition, and correct.	declare under penalty of perjury that the infor	rmation provided is true and			
		· · · · · · · · · · · · · · · · · · ·	ter 7, I am aware that I may proceed, if eligible restand the relief available under each chapter	•			
			did not pay or agree to pay someone who is nd read the notice required by 11 U.S.C. § 342(				
		I request relief in accordance with	the chapter of title 11, United States Code, sp	ecified in this petition.			
			nent, concealing property, or obtaining money n fines up to \$250,000, or imprisonment for up 3571.				
		/s/ Mark Anthony Trujillo Signature of Debtor 1		ture of Debtor 2			
		<b>0</b>	J.g				
		Executed on01/29/2016	Execu	ted on			

First Name

Middle Name

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Debtor 1	Mark	Anthony	Trujillo	Case Number (if known)
	First Name	Middle Name	Last Name	

For your attorney, if you are represented by one

if you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Jonathan Daniel Parker	Date	Date: 01/29	/2016
Signature of Attorney for Debtor		MM / DD / YY	YY
Jonathan Daniel Parker			
Printed name			
Geraci Law L.L.C.			
Firm name			
55 E. Monroe St., #3400			
Number Street			
Number Street			
Number Street			
Number Street  Chicago	IL	60603	
Chicago	IL State	60603 ZIP Code	
Chicago City	State	ZIP Code	
Chicago	State		racilaw.com
Chicago	State	ZIP Code	racilaw.com

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Fill in this information to identify your case:								
Debtor 1	Mark	Anthony	Trujillo					
	First Name	Middle Name	Last Name					
Debtor 2								
(Spouse, if filing)	First Name	Middle Name	Last Name					
		for the : <u>NORTHERN</u> District of <u>I</u>	LLINOIS (State)					
Case Number (If known)	r		_					
(II Idiowii)								

# Official Form 106Sum

### **Summary of Your Assets and Liabilities and Certain Statistical Information**

12/15

Check if this is an amended filing

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Part 1: Summarize Your Assets	
	<b>Your assets</b> Value of what you own
Schedule A/B: Property (Official Form 106A/B)     1a. Copy line 55, Total real estate, from Schedule A/B	<u> </u>
1b. Copy line 62, Total personal property, from Schedule A/B	\$ 17,227
1c. Copy line 63, Total of all property on Schedule A/B	\$ 17,227
Part 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
<ol> <li>Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)</li> <li>Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D</li> </ol>	\$19,470
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)  3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	<u>\$0</u> \$82,240
so. Copy the total claims from Part 2 (nonpriority disecuted claims) from line of or Schedule E/P	
Part 3: Summarize Your Liabilities	
4. Schedule I: Your Income (Official Form 106I)  Copy your combined monthly income from line 12 of Schedule I	\$3,326.74
5. Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$2,801.00

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Debtor 1 Mark Anthony Trujillo Case Number (if known) \_

First Name Middle Name Last Name **EntriesDescription AssetsAmount LiabilitiesAmount Answer These Questions for Administrative and Statistical Records** 6. Are you filing for bankruptcy under Chapter 7, 11 or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. Yes 7. What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official \$4,236.50 Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14. 9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F: Total claim From Part 4 of Schedule E/F, copy the following: \$ 0.00 9a. Domestic support obligations (Copy line 6a.) \$ 0.00 9b. Taxes and certain other debts you owe the government. (Copy line 6b.)  $_{0.00}$ 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) 9d. Student loans. (Copy line 6f.) \$ 66,363.00 9e. Obligations arising out of a separation agreement or divorce that you did not report as \$ 0.00 priority claims. (Copy line 6g.) \$ 0.00 9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)

\$ 66,363.00

9g. Total. Add lines 9a through 9f.

Fill in this in		S-028/0 Doc 1		Entered 01/29/16 17 0 of 63	7:15:28 De	esc Main	
			9.	.0 01 03			
Debtor 1	Mark	Anthony	Trujillo				
Debtor 2	First Name	Middle Name	Last Name				
(Spouse, if filing)	First Name	Middle Name	Last Name				
United States	Bankruptcy Court fo	or the : <u>NORTHERN</u> Distric	ct of <u>ILLINOIS</u>				
Case Number			(State)			☐ Check if	this is an
(If known)						amende	d filing
Official F	orm 106A	<u>/B</u>					
Schedul	e A/B: Pr	operty					12/15
ategory where esponsible for ages, write you	you think it fits supplying correur name and cas	best. Be as complete and a ct information. If more spa e number (if known). Answ	accurate as possible. If two ma	fits in more than one category, li- arried people are filing together, l te sheet to this form. On the top o we an Interest In	both are equally		
No. Yes.	Describe		any residence, building, land our entries fro Part 1, includin				
	-	-			>		\$0.00
Part 2:	Describe Your Vel	hicles					
you own that so  O3. Cars, vans  No.  Yes.  N  A  C  O4. Watercraft	Describe Describe Make: Model: Ear: Ear: Ear: Ear: Earther information:	es. If you lease a vehicle, al s, sport utility vehicles, mo    Dodge	so report it on Schedule G: Ex	y and another unity property (see cles, and accessories		ecured claims on 3 Claims Secured be Current portion	Schedule D:
	-		our entries fro Part 2, includin				\$ 10,125.00
				>			
Part 3:	Describe Your Per	rsonal and Household Items					
Do you own oi	r have any legal	or equitable interest in any	r of the following items?			Current val portion you Do not deduc or exemption	u own? ct secured claims
		nishings iurniture, linens, china, kitchenw	are				
Yes.	Describe	linens, small appliances			\$400		\$400.00

Official Form 106A/B Record # 701343 Schedule A/B: Property Page 1 of 6

Debtor 1

Mark

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Desc Main

First Name Middle Name

07.	Electronic					
			dios; audio, video, stereo, and digital equipment; computers, printers, scanners; music s including cell phones, cameras, media players, games			
	No.					
	Yes.	Describe	Flat screen TV, cell phones \$1,800		\$	1,800.00
08.	Collectible	s of value			Ψ	1,000.0
			ines; paintings, prints, or other artwork; books, pictures, or other art objects; collections; other collections, memorabilia, collectibles			
	Yes.	Describe			\$	0.00
09.	Examples:		hobbies hic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes musical instruments	_	-	
	Yes.	Describe			\$	0.00
10.	No.		guns, ammunition, and related equipment	-		
	Yes.	Describe			\$	0.00
11.	Examples:	Everyday clothes,	furs, leather coats, designer wear, shoes, accessories			
	Yes.	Describe	Everyday clothes \$100			400.00
12.	Jewelry Examples: gold, silver No.	Everyday jewelry,	costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems,	1	\$	<u>100.0</u> 0
	Yes.	Describe		]	\$	0.00
13.	Non-farm a Examples:	animals Dogs, cats, birds,	horses	1	<b>V</b>	
	Yes.	Describe			\$	0.00
14.	Any other No.	personal and h	ousehold items you did not already list, including any health aids you did not list	4	-	
	Yes.	Describe			\$	0.00
			of your entries from Part 3, including any entries for pages you have attached	· _		\$2,300.00
		vvrite that numi Describe Your Fi	per here			
	art 4:		or equitable interest in any of the following?	Current	value of	the
	<b>,</b>			portion	you own educt secu	
16.	Cash Examples: No.	Money you have i	n your wallet, in your home, in a safe deposit box, and on hand when you file your petition			
	Yes.	Describe			\$	0.00
17.		Checking, savings	s, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, If you have multiple accounts with the same institution, list each.			
	Yes.	Describe	Account Type: Institution name: Other financial account   Netspend Prepaid Debit		\$ \$	2.00 2.00

Debtor 1

Mark

Case 16-02840

Doc 1

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Document Page 12 of 3 yumber (if known)

Desc Main

First Name Middle Name

18.	Bonds, mu	tual funds, or p	ublicly traded stocks			
	Examples: E	Bond funds, invest	ment accounts with brokerage firms, money market accounts			
	No.					
	Yes.	Describe	Institution or issuer name:			
					\$	0.00
19.		ly traded stock	and interests in incorporated and unincorporated businesses, including an interest in			
	No.					
	Yes.	Describe	Name of Entity and Percent of Ownership:			
	_				\$	0.00
20.		=	e bonds and other negotiable and non-negotiable instruments			
	-		e personal checks, cashiers' checks, promissory notes, and money orders. re those you cannot transfer to someone by signing or delivering them.			
	No.		3 ,			
	Yes.	Describe	Issuer name:			
					\$	0.00
21.	Retirement	or pension acc	counts			
	Examples: I	nterests in IRA, El	RISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans			
	No.					
	Yes.	Describe	Type of account and Institution name:			
					\$	0.00
22.	_	posits and prep	· ·			
		•	sits you have made so that you may continue service or use from a company andlords, prepaid rent, public utilities (electric, gas, water), telecommunications			
	No.	ig. como ma na	and order, proposed control, gase, matery, constraints and the			
	Yes.	Describe	Institution name or individual:			
	_				\$	0.00
23.	Annuities (	A contract for a	periodic payment of money to you, either for life or for a number of years)			
	No.					
	Yes.	Describe	Issuer name and description:			
					\$	0.00
24.			RA, in an account in a qualified ABLE program, or under a qualified state tuition program.			
		§ 530(b)(1), 529A(	(b), and 529(b)(1).			
	No.		Let'l for a serious and describing Operated Statle according for which and 44 HOO 0.5504(c)			
	Yes.	Describe	Institution name and description. Separately file the records of any interests. 11 U.S.C. § 521(c):		¢	0.00
25	Trusts eau	itable or future	interests in property (other than anything listed in line 1), and rights or powers		\$	0.00
_0.	No.	incubio or ruturo	microsco in property (other than anything notes in the 1), and rights of portors			
	Yes.	Describe				
		Describe			\$	0.00
26.	Patents, co	pyrights, trade	marks, trade secrets, and other intellectual property	_		
	Examples: I	nternet domain na	mes, websites, proceeds from royalties and licensing agreements			
	No.					
	Yes.	Describe				
					\$	0.00
27.			other general intangibles			
	No.	suliding permits, e	xclusive licenses, cooperative association holdings, liquor licenses, professional licenses			
	Yes.	Dosoribo		_		
	1es.	Describe			\$	0.00
					·	
Moi	nev or prope	erty owed to yo	u?	Current val	ue of t	he
	,	,		portion you	ı own?	•
				Do not deduc		ed claims
				or exemption	S	
28.	Tax refunds	s owed to you				
	☐ No.	•				
	Yes.	Describe				
			2015 income tax refund \$4,800			
					\$	4,800.00
29.	Family sup	•	um alimony, spousal support, child support, maintenance, divorce settlement, property settlement			
	No.	asi uue oi lullip S	ын аштылу, эробові заррогі, опів заррогі, танпенанов, авуотов зешенівні, ргорену зешенівні			
	Yes.	Describe				
	☐ 163.	20001106			\$	0.00

Case 16-02840 Mark Debtor 1

Doc 1

Desc Main

First Name

Middle Name

Filed 01/29/16
Document
Last Name

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Ju. Other a	amounts someone o	wes you	
Examp	oles: Unpaid wages, dis	ability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation,	
Social	Security benefits; unpa	id loans you made to someone else	
N	0.		
l ⊟√	es. Describe		1
Ш"	es. Describe		\$ 0.00
04 1-4	4 to to a		<u> </u>
	t in insurance polic		
		r life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance	
∐N	0.	Company Name & Beneficiary:	
Y	es. Describe		]
_		Health insurance: BCBSIL \$0	
		Term life: employer provided \$0	
			\$ 0.00
32. Any int	terest in property th	at is due you from someone who has died	
_		iving trust, expect proceeds from a life insurance policy, or are currently entitled to receive	
	ty because someone ha		
N ■	-		
			1
L Y	es. Describe		
			\$ <u>0.0</u> 0
33. Claims	against third partie	s, whether or not you have filed a lawsuit or made a demand for payment	
Examp	oles: Accidents, employi	nent disputes, insurance claims, or rights to sue	
N	0.		
_ =			1
L'	es. Describe		
			\$ <u>0.0</u> 0
34. Other of	contingent and unlic	quidated claims of every nature, including counterclaims of the debtor and rights	
N	0.		
	es. Describe		1
	CO. DCOONDC		\$ 0.00
05 4 6		La de desendo Bad	\$0.00
35. Any fin	ancial assets you d	id not already list	
N	0.		
I Пү	es. Describe		1
_			\$ 0.00
			\$0.00
26 Add the		of your antice from Day 4, including any entries for pages you have attached	\$0.00
	e dollar value of all	of your entries from Part 4, including any entries for pages you have attached	
	e dollar value of all	of your entries from Part 4, including any entries for pages you have attached	\$ <u>0.0</u> 0
	e dollar value of all		
for Part	e dollar value of all		
for Part	e dollar value of all of 4. Write that number Describe Any Bus	iness-Related Property You Own or Have an Interest In. List any real estate in Part 1.	
for Part	e dollar value of all of 4. Write that number Describe Any Bus	er here>	
for Part	e dollar value of all of 4. Write that number Describe Any Bus	iness-Related Property You Own or Have an Interest In. List any real estate in Part 1.	
for Part  Part 5:  37. Do you	Describe Any Bus own or have any le	iness-Related Property You Own or Have an Interest In. List any real estate in Part 1.	
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for Part  Part 5:  37. Do you	Describe Any Bus own or have any le	iness-Related Property You Own or Have an Interest In. List any real estate in Part 1.	
for Part  Part 5:  37. Do you	Describe Any Bus own or have any le	iness-Related Property You Own or Have an Interest In. List any real estate in Part 1.	\$4,802.00
for Part  Part 5:  37. Do you	Describe Any Bus own or have any le	iness-Related Property You Own or Have an Interest In. List any real estate in Part 1.	\$4,802.00
for Part  Part 5:  37. Do you	Describe Any Bus own or have any le	iness-Related Property You Own or Have an Interest In. List any real estate in Part 1.	\$4,802.00  Current value of the portion you own?
for Part  Part 5:  37. Do you  N  Y	Describe Any Bus on or have any le	iness-Related Property You Own or Have an Interest In. List any real estate in Part 1.  gal or equitable interest in any business-related property?	\$4,802.00  Current value of the portion you own?  Do not deduct secured claims
for Part  Part 5:  37. Do you  N  Y  38. Account	Describe Any Bus own or have any less.	iness-Related Property You Own or Have an Interest In. List any real estate in Part 1.	\$4,802.00  Current value of the portion you own?  Do not deduct secured claims
for Part  Part 5:  37. Do you  N  Y	Describe Any Bus own or have any less.	iness-Related Property You Own or Have an Interest In. List any real estate in Part 1.  gal or equitable interest in any business-related property?	\$4,802.00  Current value of the portion you own?  Do not deduct secured claims
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for Part  Part 5:  37. Do you  N  Y  38. Accoun	Describe Any Bus of own or have any less.  The second of t	iness-Related Property You Own or Have an Interest In. List any real estate in Part 1.  Igal or equitable interest in any business-related property?  mmissions you already earned	\$4,802.00  Current value of the portion you own?  Do not deduct secured claims or exemptions
for Part  Part 5:  37. Do you  N  Y  38. Accoun  N  Y  39. Office	Describe Any Bus on or have any less.  The receivable or cool.  Describe Any Bus on or have any less.	iness-Related Property You Own or Have an Interest In. List any real estate in Part 1.  Ingal or equitable interest in any business-related property?  In missions you already earned  In missions you already earned  In missions you already earned	\$4,802.00  Current value of the portion you own?  Do not deduct secured claims or exemptions
for Part  Part 5:  37. Do you  N  Y  38. Accoun  N  Y  39. Office  Examp	Describe Any Bus I own or have any le  O.  es.  Describely a receivable or co  O.  es.  Describely a receivable or co  O.  es.  Describe  equipment, furnishi  eles: Business-related or	iness-Related Property You Own or Have an Interest In. List any real estate in Part 1.  Igal or equitable interest in any business-related property?  mmissions you already earned	\$4,802.00  Current value of the portion you own?  Do not deduct secured claims or exemptions
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for Part  Part 5:  37. Do you  N  Y  38. Accoun  N  Y  39. Office Examp	Describe Any Bus I own or have any le  O.  es.  Describe True of all or the property of the pr	iness-Related Property You Own or Have an Interest In. List any real estate in Part 1.  Ingal or equitable interest in any business-related property?  In missions you already earned  In missions you already earned  In missions you already earned	\$4,802.00  Current value of the portion you own?  Do not deduct secured claims or exemptions
for Part  Part 5:  37. Do you  N  Y  38. Accoun  N  Y  39. Office e  Examp	Describe Any Bus I own or have any le  O.  Describe Trace ivable or co  Describe  Describe  Describe  Describe	iness-Related Property You Own or Have an Interest In. List any real estate in Part 1.  Ingal or equitable interest in any business-related property?  In missions you already earned  In missions you already earned  In missions you already earned	\$4,802.00  Current value of the portion you own?  Do not deduct secured claims or exemptions  \$
for Part  Part 5:  37. Do you  N  Y  38. Accoun  N  Y  39. Office examp  N  Y  40. Machin	Describe Any Bus I own or have any le  O.  Describe Trace of all or ones.  Describe Any Bus  Describe	iness-Related Property You Own or Have an Interest In. List any real estate in Part 1.  Igal or equitable interest in any business-related property?  Immissions you already earned  Ings, and supplies  Ings, telephones, desks, chairs, electronic devices	\$4,802.00  Current value of the portion you own?  Do not deduct secured claims or exemptions  \$
for Part  Part 5:  37. Do you  N  Y  38. Accoun  N  Y  39. Office Examp N  Y  40. Machir	Describe Any Bus I own or have any le  O.  Describe Trace ivable or co  Describe  Describe  Describe  Describe  Describe  Describe  Describe	iness-Related Property You Own or Have an Interest In. List any real estate in Part 1.  Igal or equitable interest in any business-related property?  Immissions you already earned  Ings, and supplies  Ings, telephones, desks, chairs, electronic devices	\$4,802.00  Current value of the portion you own?  Do not deduct secured claims or exemptions  \$
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for Part  Part 5:  37. Do you  N  Y  38. Accoun  N  Y  39. Office Examp N  Y  40. Machin	Describe Any Bus I own or have any le  O.  Describe Trace ivable or co  Describe  Describe  Describe  Describe  Describe  Describe  Describe  Describe  Describe	iness-Related Property You Own or Have an Interest In. List any real estate in Part 1.  Igal or equitable interest in any business-related property?  Immissions you already earned  Ings, and supplies  Ings, telephones, desks, chairs, electronic devices	\$4,802.00  Current value of the portion you own?  Do not deduct secured claims or exemptions  \$
for Part  Part 5:  37. Do you  N  Y  38. Accoun  N  Y  40. Machin  N  Y  41. Invento	Describe Any Bus I own or have any le  O.  Describe Trace ivable or co  Describe  Describe  Describe  Describe  Describe  Describe  Describe  Describe  Describe	iness-Related Property You Own or Have an Interest In. List any real estate in Part 1.  Igal or equitable interest in any business-related property?  Immissions you already earned  Ings, and supplies  Ings, telephones, desks, chairs, electronic devices	\$4,802.00  Current value of the portion you own?  Do not deduct secured claims or exemptions  \$
for Part  Part 5:  37. Do you  N  Y  38. Accoun  R  39. Office to Examp  N  Y  40. Machin  N  Y  41. Invento	Describe Any Bus on or have any less.  Describe Any Bus on or have any less.  Describe or coologes.  Describe  Describe  Describe  Describe  Describe  Describe	iness-Related Property You Own or Have an Interest In. List any real estate in Part 1.  Igal or equitable interest in any business-related property?  Immissions you already earned  Ings, and supplies  Ings, telephones, desks, chairs, electronic devices	\$4,802.00  Current value of the portion you own?  Do not deduct secured claims or exemptions  \$
for Part  Part 5:  37. Do you  N  Y  38. Accoun  R  39. Office to Examp  N  Y  40. Machin  N  Y  41. Invento	Describe Any Bus I own or have any le  O.  Describe Trace ivable or co  Describe  Describe  Describe  Describe  Describe  Describe  Describe  Describe  Describe	iness-Related Property You Own or Have an Interest In. List any real estate in Part 1.  Igal or equitable interest in any business-related property?  Immissions you already earned  Ings, and supplies  Ings, telephones, desks, chairs, electronic devices	\$4,802.00  Current value of the portion you own?  Do not deduct secured claims or exemptions  \$
for Part  Part 5:  37. Do you  N  Y  38. Accoun  R  39. Office to Examp  N  Y  40. Machin  N  Y  41. Invento	Describe Any Bus on or have any less.  Describe Any Bus on or have any less.  Describe or coologes.  Describe  Describe  Describe  Describe  Describe  Describe	iness-Related Property You Own or Have an Interest In. List any real estate in Part 1.  Igal or equitable interest in any business-related property?  Immissions you already earned  Ings, and supplies  Ings, telephones, desks, chairs, electronic devices	\$4,802.00  Current value of the portion you own?  Do not deduct secured claims or exemptions  \$

Debtor 1 Mark Case 16-02840 Doc 1 Filed 01/29/16 Entered 01/29/16 17:15:28 Desc Main Page 14 of 63 Document Page 14 of 63 Document

42. Interests in partnerships or joint ventures	
No. Name of Entity and Percent of Ownership:	7
Yes. Describe	\$0.00
43. Customer lists, mailing lists, or other compilations	_
Yes. Describe	1
	\$0.00
44. Any business-related property you did not already list	
No.  Yes. Describe	7
Yes. Describe	\$0.00
45. Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached  for Part 5. Write that number here>	\$ 0.00
Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.  If you own or have an interest in farmland, list it in Part 1.	
46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?	
No.	
Yes. Describe	\$ 0.00
47. Farm animals	\$ <u> </u>
Examples: Livestock, poultry, farm-raised fish	
Yes. Describe	7
Too. Describe	\$0.00
48. Crops—either growing or harvested	
Yes. Describe	1
Tes. Describe	\$0.00
49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade	
No.  Yes. Describe	7
Too. Describe	\$0.00
50. Farm and fishing supplies, chemicals, and feed	
Yes. Describe	7
	\$0.00
51. Any farm- and commercial fishing-related property you did not already list	
■ No.  Yes. Describe	1
	\$0.00
52. Add the dollar value of all of your entries from Part 6, including any entries for pages you have attached	
for Part 6. Write that number here	\$0.00
Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above	
53. Do you have other property of any kind you did not already list?	
Examples: Season tickets, country club membership	
Yes. Describe	7
Too. Describe	\$0.00
54. Add the dollar value of all of your entries from Part 7. Write that number here>	\$0.00

Case 16-02840 Doc 1 Mark Debtor 1

First Name

Middle Name

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Document Page 15 of 3 umber (if known) ——— Desc Main

Part 8: List the Totals of Each Part of this Form		
55. Part 1: Total real estate, line 2		\$ 0.00
56. Part 2: Total vehicles, line 5	\$ 10,125.00	
57. Part 3: Total personal and household items, line 15	\$ 2,300.00	
58. Part 4: Total financial assets, line 36	\$ 4,802.00	
59. Part 5: Total business-related property, line 45	\$ 0.00	
60. Part 6: Total farm- and fishing-related property, line 52	\$ 0.00	
61. Part 7: Total other property not listed, line 54	\$ 0.00	
62. Total personal property. Add lines 56 through 61	\$ 17,227.00	\$ 17,227.00
63. Toal of all property on Schedule A/B. Add line 55 + line 62		\$17,227.00

Official Form 106A/B Page 6 of 6 Record # 701343 Schedule A/B: Property

Fill in this in	nformation to identi	ify your case:	
Debtor 1	Mark	Anthony	Trujillo
	First Name	Middle Name	Last Name
Debtor 2		<del> </del>	
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court for	the : <u>NORTHERN</u> District of _	ILLINOIS(State)
Case Number	r	· · · · · · · · · · · · · · · · · · ·	
(If known)			

# Official Form 106C

### **Schedule C: The Property You Claim as Exempt**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on Schedule A/B: Property (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of Part 2: Additional Page as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions-such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds-may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 11: Identify the Property You Claim as Exempt								
1. Which set of exemptions are you claiming? Check one only, even if your spouse is filling with you.								
You are claiming state and federal nonbankruptcy exemptions . 11 U.S.C. § 522(b)(3)								
You are clair	You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)							
2. For any propert	y you list on <i>Schedule A/B</i> that yo	u claim as exempt, fill in t	he information below.					
	on of the property and line on hat lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption				
		Copy the value from Schedule A/B	Check only one box for each exemption					
Brief description:	2008 Dodge Nitro SXT with over 103,000 miles	\$_ 10,125	\$_2,400	735 ILCS 5/12-1001(c) - \$2,400.00				
Line from			100% of fair market value, up to					
Schedule A/B:	03		any applicable statutory limit					
Brief description:	Flat screen TV, cell phones	<b>\$</b> 1,800	П\$	735 ILCS 5/12-1001(b) - \$1,800.00				
i i		Ψ						
Line from Schedule A/B:	07		100% of fair market value, up to any applicable statutory limit					
Brief	Everyday clothes	400		735 ILCS 5/12-1001(a),(e) - \$100.00				
description:		\$ <u>100</u>	\$					
Line from	11		100% of fair market value, up to					
Schedule A/B:	<u>11</u>		any applicable statutory limit					
3. Are you claimin	3. Are you claiming a homestead exemption of more than \$155,675?							
(Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment.)								
No.								
Yes. Did you	Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?							
□No								
Official Form 106C	Record # 701343	Schedule C: T	he Property You Claim as Exempt	Page 1 of 2				

Debtor 1 Mark Anthony Document Page 17 of 63 Case Number (if known)

Last Name

Middle Name

**Additional Page** Part 2: Brief description of the property and line on Current value of the Amount of the exemption you claim Specific laws that allow exemption Schedule A/B that lists this property portion you own Copy the value from Check only one box for each exemption Schedule A/B Brief 735 ILCS 5/12-1001(b) - \$2.00 Other financial account, Netspend **\$** description: Prepaid Debit, 2.00 \$ 2 Line from 100% of fair market value, up to 17 Schedule A/B: any applicable statutory limit 735 ILCS 5/12-1001(g)(1)(2)(3) - \$4,800.00 Brief 2015 income tax refund \$\_ 4,800 **\$**\_\_\_\_ description: 100% of fair market value, up to Line from 28 Schedule A/B: any applicable statutory limit

FIII III UIIS II	Case 1 nformation to ide	entify your case:	nc 1	8 of 63			
Debtor 1	Mark	Anthor	ny Trujillo				
	First Name	Middle Name	e Last Name				
Debtor 2							
(Spouse, if filing)	First Name	Middle Name	e Last Name				
United States	Bankruptcy Court	for the : <u>NORTHERN</u>	_ District of _ <u>ILLINOIS</u> _				
Case Numbe	ır		(State)			Check if thi	s is an
(If known)						amended fi	ling
chedule e as complete	e and accurate a	ors Who Have	e Claims Secured by rried people are filing together, bot tional Page, fill it out, number the	h are equally responsible	e for supplying correct his form. On the top of a	iny	12/1
		ame and case number				,	
1. Do any cre	editors have clai	ims secured by your p	property?				
☐ No. C	heck this box and	d submit this form to th	e court with your other schedules. `	ou have nothing else to r	eport on this form.		
				ŭ			
Yes. Fi	Il in all of the info	ormation below.		· ·			
				, and the second			
	Il in all of the info			•	Column	Column A	Caluman C
Part 1:	List All Secured	Claims	nan one secured claim, list the credit		Column A	Column A	Column C
Part 1:	List All Secured	Claims a creditor has more th	nan one secured claim, list the creditorarticular claim, list the other creditor	or separately	Column A  Amount of claim  Do not deduct the	Column A  Value of collateral that supports this	Column C Unsecured portion
Part 1:  2. List all se	ecured claims. If	Claims  a creditor has more than one creditor has a part of the control of the co		or separately s in Part 2.	Amount of claim	Value of collateral	Unsecured
Part 1: 2. List all se for each of As much	ecured claims. If	Claims  a creditor has more than one creditor has a part of the control of the co	particular claim, list the other creditor	or separately s in Part 2. ame.	Amount of claim Do not deduct the	Value of collateral that supports this	Unsecured portion
Part 1:  2. List all se for each of As much	ecured claims. If claim. If more that as possible, list the	Claims  a creditor has more than one creditor has a part of the control of the co	particular claim, list the other creditor cal order according to the creditors r	or separately s in Part 2. ame. res the claim:	Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecured portion
2. List all se for each c As much 2.1 Exeter Creditor's Po Box	cured claims. If claim. If more that as possible, list to Finance CORP	Claims  a creditor has more than one creditor has a part of the control of the co	particular claim, list the other creditors or cal order according to the creditors or call order because the property that secured the property that secure control or call or	or separately s in Part 2. ame. res the claim:	Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecured portion
2. List all se for each c As much 2.1 Exeter Creditor's	ecured claims. If claim. If more that as possible, list the Finance CORP	Claims  a creditor has more the an one creditor has a part of the control of the	particular claim, list the other creditors or cal order according to the creditors or call order because the property that secured the property that secure control or call or	or separately s in Part 2. ame. res the claim:	Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecured portion
2. List all se for each c As much 2.1 Exeter Creditor's Po Box	cured claims. If claim. If more that as possible, list to Finance CORP	Claims  a creditor has more the an one creditor has a part of the control of the	particular claim, list the other creditors of cal order according to the creditors of the creditors of the property that secution 2008 Dodge Nitro SXT with over the company of the date you file, the claim	or separately s in Part 2. ame. res the claim: er 103,000 miles	Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecured portion
2. List all se for each c As much 2.1 Exeter Creditor's Po Box	cured claims. If claim. If more that as possible, list to Finance CORP	Claims  a creditor has more the an one creditor has a part of the control of the	Describe the property that secu 2008 Dodge Nitro SXT with over the date you file, the claim Contingent	or separately s in Part 2. ame. res the claim: er 103,000 miles	Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecured portion
2. List all se for each c As much  Exeter  Creditor's Po Box Number	cured claims. If claim. If more that as possible, list to Finance CORP	claims  a creditor has more the an one creditor has a purche claims in alphabetic	particular claim, list the other creditors of cal order according to the creditors of cal order according to the creditors of call order according to the creditors of call order according to the creditors of call order according to the claim of contingent of call order according to the claim of contingent of call order according to the claim of call order according to the creditors of call order according to the call ord	or separately s in Part 2. ame. res the claim: er 103,000 miles	Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecured portion
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2. List all se for each c As much  Exeter Creditor's Po Box Number  Irving City  Who owe	ecured claims. If elaim. If more that as possible, list the Finance CORP.  Name (166097  Street	TX 75016 State Zip Code	Describe the property that secue 2008 Dodge Nitro SXT with over As of the date you file, the clain Contingent Unliquidated Disputed  Nature of Lien. Check all that apparent call order according to the order of Lien.	or separately s in Part 2. ame.  res the claim: er 103,000 miles  is: Check all that apply.	Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecured portion
2. List all se for each c As much  Exeter Creditor's Po Box Number  Irving City  Who owe	ecured claims. If elaim. If more that as possible, list the Finance CORP Name (166097 Street	TX 75016 State Zip Code	Describe the property that secue 2008 Dodge Nitro SXT with over As of the date you file, the claim Contingent Unliquidated Disputed  Nature of Lien. Check all that appears of the claim An agreement you made (such	or separately s in Part 2. ame.  res the claim: er 103,000 miles  is: Check all that apply.	Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecured portion
2. List all se for each c As much 2.1 Exeter Creditor's Po Box Number Irving City  Who owe Debtor Debtor	ecured claims. If elaim. If more that as possible, list the Finance CORP Name (166097 Street	TX 75016 State Zip Code	Describe the property that secue 2008 Dodge Nitro SXT with over As of the date you file, the clain Contingent Unliquidated Disputed  Nature of Lien. Check all that apparent call order according to the order of Lien.	or separately s in Part 2. ame.  res the claim: er 103,000 miles  a is: Check all that apply.	Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecured portion
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2.1 Exeter Creditor's Po Box Number  Irving City  Who owe Debtor Debtor At leas  Check	ecured claims. If claim. If more that as possible, list the Finance CORP Name 166097 Street  s the debt? Check 1 only 2 only 1 and Debtor 2 onl	TX 75016 State Zip Code	Describe the property that secure 2008 Dodge Nitro SXT with over 2008 Dodge Nitro SXT with ov	or separately s in Part 2. ame.  res the claim: er 103,000 miles  n is: Check all that apply.  oly. as mortgage or secured  mechanic's lien)	Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecured portion

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			, , ,		9 01 03		
De	ebtor 1	Mark	Anthony	Trujillo			
		First Name	Middle Name	Last Name			
De	ebtor 2						
(Sp	oouse, if filing)	First Name	Middle Name	Last Name			
Ur	nited States	Bankruptcy Court for t	he : <u>NORTHERN</u> D	istrict of <u>ILLINOIS</u> (State)			
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)ffi	cial Fo	orm 106E/F	<u>:</u>				
<b>Sch</b>	عليباه	F/F: Credite	ore Who Have	e Unsecured Claims			12/15
ist th /B: F redit eede op of	ne other pa Property (Cors with pa ed, copy the fany addit	arty to any executo Official Form 106A/ artially secured cla ne Part you need, fi ional pages, write y	ory contracts or unex B) and on <i>Schedule</i> aims that are listed in	pired leases that could result in G: Executory Contracts and Une Schedule D: Creditors Who Hat entries in the boxes on the left. A number (if known).	s and Part 2 for creditors with NONPRIORI' a claim. Also list executory contracts on S expired Leases (Official Form 106G). Do no we Claims Secured by Property. If more spa attach the Continuation Page to this page.	chedule t include any ace is	
1 D	o any cred	ditors have priority	unsecured claims ag	gainst you?			
=	_			Jan. 1944.			
-		to Part 2.					
	Yes.						
e n u	each claim lonpriority annsecured of	listed, identify what amounts. As much a claims, fill out the C	type of claim it is. If a as possible, list the cla ontinuation Page of P	claim has both priority and nonpr aims in alphabetical order accordi	recured claim, list the creditor separately for a control of the creditor's name. If you have more lost a particular claim, list the other creditors a creditor booklet.	both priority and than two priority	
(-		, , , , , , , , , , , , , , , , , , ,	,		Total cla	im Priority	Nonpriority
						amount	amount
Pa	rt 2:	ist All of Your NONI	PRIORITY Unsecured (	Claims			
3. <b>D</b>	o any cred	ditors have nonprio	ority unsecured claim	ıs against you?			
	No. You	u have nothing to re			and the control of th		
	Yes.		port in this part. Sub	mit this form to the court with you	r otner schedules.		
	ist all of vo		port in this part. Sub	mit this form to the court with you	rother schedules.		
<b>4. L</b> n ir	onpriority on l	unsecured claim, lis	secured claims in the the creditor separate one creditor holds a p	e alphabetical order of the credit ely for each claim. For each claim	or who holds each claim. If a creditor has m listed, identify what type of claim it is. Do not itors in Part 3.If you have more than three no	list claims already	
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4. L n n irr c	Altair Creditor's Number #400 Seattle City Who owes Debtor 1 Debtor 1	unsecured claim, lis Part 1. If more than ut the Continuation I  Name estern Ave Street  the debt? Check one 1 only 2 only	secured claims in the state creditor separate one creditor holds a page of Part 2.  WA 98121  State Zip Code	e alphabetical order of the credite ely for each claim. For each claim particular claim, list the other cred  Last 4 digits of account number  When was the debt incurred?  As of the date you file, the claim  Contingent Unliquidated Disputed  Type of PRIORITY unsecured claim	or who holds each claim. If a creditor has malisted, identify what type of claim it is. Do not itors in Part 3.If you have more than three not it is. Check all that apply.	list claims already	
4. L n n irr c	Included in I claims fill out I claim fill out	unsecured claim, lis Part 1. If more than ut the Continuation I  Name estern Ave Street  the debt? Check one 1 only 2 only 1 and Debtor 2 only one of the debtors and if this claim relates t	secured claims in the state creditor separate one creditor holds a page of Part 2.  WA 98121 State Zip Code	e alphabetical order of the credite ely for each claim. For each claim particular claim, list the other cred  Last 4 digits of account number  When was the debt incurred?  As of the date you file, the claim Contingent Unliquidated Disputed  Type of PRIORITY unsecured claim Student loans Obligations arising out of a sepathat you did not report as priority	or who holds each claim. If a creditor has malisted, identify what type of claim it is. Do not itors in Part 3.If you have more than three not it is. Check all that apply.  is: Check all that apply.	list claims already	
4. L n ir c	Included in laims fill out laims fil	unsecured claim, lis Part 1. If more than ut the Continuation I  Name estern Ave Street  the debt? Check one 1 only 2 only 1 and Debtor 2 only one of the debtors and if this claim relates tunity debt	secured claims in the state creditor separate one creditor holds a page of Part 2.  WA 98121 State Zip Code	e alphabetical order of the credite ely for each claim. For each claim particular claim, list the other cred  Last 4 digits of account number  When was the debt incurred?  As of the date you file, the claim Contingent Unliquidated Disputed  Type of PRIORITY unsecured claim Student loans Obligations arising out of a sepa	or who holds each claim. If a creditor has malisted, identify what type of claim it is. Do not itors in Part 3.If you have more than three not it is. Check all that apply.  is: Check all that apply.	list claims already	
4. L n ir c	Included in laims fill out laims fil	unsecured claim, lis Part 1. If more than ut the Continuation I  Name estern Ave Street  the debt? Check one 1 only 2 only 1 and Debtor 2 only one of the debtors and if this claim relates t	secured claims in the state creditor separate one creditor holds a page of Part 2.  WA 98121 State Zip Code	e alphabetical order of the credite ely for each claim. For each claim particular claim, list the other cred  Last 4 digits of account number  When was the debt incurred?  As of the date you file, the claim Contingent Unliquidated Disputed  Type of PRIORITY unsecured claim student loans Obligations arising out of a sepa that you did not report as priority Debts to pension or profit-sharing	or who holds each claim. If a creditor has malisted, identify what type of claim it is. Do not itors in Part 3.If you have more than three not it is. Check all that apply.  is: Check all that apply.	list claims already	

Debtor 1 Mark Anthony Document Page 20 of 63 Case Number (if known)

Your NONPRIORITY Unsecured Claims - Continuation Page

After li	sting any entries on this page, number them be	ginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.2	AT&T	Last 4 digits of account number	\$ <u>328.00</u>
	Creditor's Name	<del></del>	
	PO Box 8212	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Aurora IL 60572-8212	Contingent	
	City State Zip Code	Unliquidated	
١ ١	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of PRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
'	community debt	Debts to pension or profit-sharing plans, and other similar debts	
1	s the claim subject to offest?		
	No	Other. Specify Utility Bills/Cellular Service	
L i	Yes	Strict. Specify Strict.	
4.3	Brown & Joseph	Last 4 digits of account number	<u>\$ 221.00</u>
	Creditor's Name	·	
	999 Plaza Dr., 4th floor	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	<del></del>	<u> </u>	
	Schaumburg IL 60173	Contingent	
	City State Zip Code	Unliquidated	
١ ١	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of PRIORITY unsecured claim:	
l i	Debtor 1 and Debtor 2 only	Student loans	
l i	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
1	Check if this claim relates to a	that you did not report as priority claims	
'	community debt	Debts to pension or profit-sharing plans, and other similar debts	
1	s the claim subject to offest?	Dobbe to periodic or profit origining plants, and other original dobbe	
	No	Other. Specify Credit Card or Credit Use	
i	Yes	Office: Opcomy	
4.4	Capital One	Last 4 digits of account number	<b>\$</b> 704.00
	Creditor's Name	<del></del>	
	PO Box 21887	When was the debt incurred?	
	Number Street		
		As of the date you file the plain is. Check all that are !!	
		As of the date you file, the claim is: Check all that apply.	
	Eagan MN 55121	Contingent	
	City State Zip Code	Unliquidated	
1	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
i	Debtor 2 only	Type of PRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
		that you did not report as priority claims	
'	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
1	s the claim subject to offest?	Decide to pension or providenting plans, and other similar debts	
j	No	Other. Specify Credit Card or Credit Use	
l i	Yes	Other. Specify	
	·		

Page 21 of 63 Case Number (if known) **Pocument** Mark Anthony Debtor 1

Your NONPRIORITY Unsecured Claims - Continuation Page

After I	isting any entries on this page, number them	beginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.5	City of Chicago Bureau Parking	Last 4 digits of account number	<b>\$</b> 1,496.00
1.0	Creditor's Name	<del></del>	
	PO Box 88292	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Chicago IL 60680	Contingent	
	City State Zip Code	Unliquidated	
١ ١	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of PRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	s the claim subject to offest?		
	No	Other. Specify Debt Owed	
	☐ Yes Credit ONE BANK NA	Last 4 digits of account number NULL	<b>*</b> 0.00
4.6		Last 4 digits of account number NULL	\$ <u>0.00</u>
	Creditor's Name Po Box 98875	When was the debt incurred? 2012-2013	
	Number Street	When was the debt incurred:	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Las Vegas NV 89193	☐ Contingent	
		Unliquidated	
١	City State Zip Code  Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
li	Debtor 2 only	Type of PRIORITY unsecured claim:	
li	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
'	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	s the claim subject to offest?	<u> </u>	
	No	Other. Specify Credit Card or Credit Use	
	Yes		
4.7	DirecTV	Last 4 digits of account number	<u>\$_265.00</u>
	Creditor's Name		
	PO Box 78626	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Phoenix AZ 85062	☐ Unliquidated	
١,	City State Zip Code  Who owes the debt? Check one.	Disputed	
`	Debtor 1 only		
	Debtor 2 only	Tune of DDIODITY uncequied claims	
		Type of PRIORITY unsecured claim:  Student loans	
	Debtor 1 and Debtor 2 only		
	At least one of the debtors and another	☐ Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
Ι.	community debt Is the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
li	No	Other Specific Utility Bills/Cellular Service	

Yes

Debtor 1 Mark Anthony Pogcument Page 22 of 63 Case Number (if known)

Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** Dish Network **\$** 462.00 Last 4 digits of account number Creditor's Name <u>Dept</u>. 0063 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent 60055-0063 Palatine Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of PRIORITY unsecured claim: Student loans Debtor 1 and Debtor 2 only At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify Utility Bills/Cellular Service Yes FED LOAN SERV \$ 66,363.00 4.9 Last 4 digits of account number Creditor's Name 2013-2015 Po Box 60610 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Harrisburg 17106 PA Unliquidated State Zip Code ☐ Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of PRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify \_  $\prod_{\mathsf{Yes}}$ Fifth Third BANK 5429 \$ 1,370.00 4.10 Last 4 digits of account number Creditor's Name 2013-2013 1327 Hwy 2 W When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Kalispell 59901 Unliquidated State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of PRIORITY unsecured claim: Student loans Debtor 1 and Debtor 2 only At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify Collecting for Creditor Yes

Debtor 1 Mark Anthony Document Page 23 of 63 Case Number (if known)

Pa	Your NONPRIORITY Unsecured Claims - Continuation Page						
After I	isting any entries on this page, number them b	peginning with 4.4, followed by 4.5, ar	nd so forth.	Total Claim			
4.11	First Premier BANK	Last 4 digits of account number	NULL	\$ <u>466.00</u>			
	Creditor's Name	When was the debt incurred?	2015-2016				
	601 S Minnesota Ave	when was the debt incurred?					
	Number Street						
		As of the date you file, the claim is:	Check all that apply.				
	Sioux Falls SD 57104	Contingent					
	City State Zip Code	Unliquidated					
,	Who owes the debt? Check one.	Disputed					
	Debtor 1 only						
	Debtor 2 only	Type of PRIORITY unsecured claim	:				
	Debtor 1 and Debtor 2 only	Student loans					
	At least one of the debtors and another	Obligations arising out of a separati					
	Check if this claim relates to a	that you did not report as priority cla					
	community debt Is the claim subject to offest?	Debts to pension or profit-sharing p	lans, and other similar debts				
	No	Other. Specify Credit Card or	Cradit Llea				
	Yes	Other. Specify Credit Card of the	Credit Ose				
4.12	HSBC BANK Nevada	Last 4 digits of account number	3344	<u>\$_481.00</u>			
	Creditor's Name		2013-2014				
	Po Box 27288	When was the debt incurred?	2013-2014				
	Number Street						
		As of the date you file, the claim is:	Check all that apply.				
	Tempe AZ 85285	Contingent					
	City State Zip Code	Unliquidated					
,	Who owes the debt? Check one.	Disputed					
	Debtor 1 only						
	Debtor 2 only	Type of PRIORITY unsecured claim	:				
	Debtor 1 and Debtor 2 only	Student loans					
	At least one of the debtors and another	Obligations arising out of a separati	on agreement or divorce				
	Check if this claim relates to a	that you did not report as priority cla					
	community debt	Debts to pension or profit-sharing p	lans, and other similar debts				
	Is the claim subject to offest?	O all a affin of face O	Anna d'Anna				
	Yes	Other. Specify Collecting for C	reditor				
4.13	LVNV Funding	Last 4 digits of account number		<b>\$</b> 620.00			
1.10	Creditor's Name		<del></del>				
	PO Box 10497	When was the debt incurred?					
	Number Street						
		As of the date you file, the claim is:	Check all that apply.				
		Contingent					
	Greenville SC 29603	Unliquidated					
,	City State Zip Code Who owes the debt? Check one.	Disputed					
	Debtor 1 only	_					
	Debtor 2 only	Type of PRIORITY unsecured claim	:				
	Debtor 1 and Debtor 2 only	Student loans					
	At least one of the debtors and another	Obligations arising out of a separati	on agreement or divorce				
	Check if this claim relates to a	that you did not report as priority cla					
	community debt	Debts to pension or profit-sharing p	lans, and other similar debts				
	Is the claim subject to offest?						
	No T	Other. Specify Credit Card or	Credit Use				
	Yes						

Document Page 24 of 63 Mark Anthony Debtor 1

2.1V+ 10th NORPHORIT I Oliseculed Claims - Continuation Page								
After li	sting any entries on this page, number them b	eginning with 4.4, followed by 4.5, and so forth.	Total Claim					
4.14	Paypal	Last 4 digits of account number	<b>\$</b> 142.00					
	Creditor's Name	When we she debt in sured 2						
	PO BOX 45950	When was the debt incurred?						
	Number Street							
	·	As of the date you file, the claim is: Check all that apply.						
	Omaha NE CO445	Contingent						
	Omaha NE 68145	Unliquidated						
\	City State Zip Code  Who owes the debt? Check one.	Disputed						
	Debtor 1 only							
	Debtor 2 only	Type of PRIORITY unsecured claim: □						
	Debtor 1 and Debtor 2 only	☐ Student loans						
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce						
	Check if this claim relates to a	that you did not report as priority claims						
١.	community debt s the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts						
l i	No							
	Yes	Other. Specify						
4.15	PayPal Credit	Last 4 digits of account number	<b>\$</b> 1,139.00					
	Creditor's Name							
	PO Box 5138	When was the debt incurred?						
	Number Street							
		As of the date you file, the claim is: Check all that apply.						
		Contingent						
	Timonium MD 21094	Unliquidated						
١,	City State Zip Code  Who owes the debt? Check one.	Disputed						
l ì	Debtor 1 only							
		Town of PRIORITY was a seem of a lecture						
	Debtor 2 only	Type of PRIORITY unsecured claim:  Student loans						
	Debtor 1 and Debtor 2 only							
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims						
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts						
ı	s the claim subject to offest?	Debts to perision of profit-sharing plans, and other similar debts						
	No	Other. Specify Credit Card or Credit Use						
	Yes	Cition Opening						
4.16	Porania LLC	Last 4 digits of account number	\$ <u>510.00</u>					
	Creditor's Name							
	24500 Center Ridge Rd	When was the debt incurred?						
	Number Street							
	#472	As of the date you file, the claim is: Check all that apply.						
		Contingent						
	Westlake OH 44145	Unliquidated						
١,	City State Zip Code  Who owes the debt? Check one.	Disputed						
	Debtor 1 only							
i	Debtor 2 only	Type of PRIORITY unsecured claim:						
	Debtor 1 and Debtor 2 only	Student loans						
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce						
	Check if this claim relates to a	that you did not report as priority claims						
'	community debt	Debts to pension or profit-sharing plans, and other similar debts						
1	s the claim subject to offest?							
	No	Other Specify						

Other. Specify \_\_\_\_

Yes

Debtor 1 Mark Anthony Druggerment Page 25 of 63 Case Number (if known)

Your NONPRIORITY Unsecured Claims - Continuation Page

After li	sting any entries on this page, number them be	ginning with 4.4, followed by 4.5, and	d so forth.	Total Claim
4.17	Safeco Insurance	Last 4 digits of account number	1796	<b>\$</b> 180.00
	Creditor's Name			
	Po Box 5010	When was the debt incurred?	2014-2014	
	Number Street			
		As of the date you file, the claim is:	Check all that apply.	
		Contingent		
	Woodland Hills CA 91365	Unliquidated		
١.,	City State Zip Code	Disputed		
ľ	Vho owes the debt? Check one.			
	Debtor 1 only			
	Debtor 2 only	Type of PRIORITY unsecured claim:		
	Debtor 1 and Debtor 2 only	Student loans		
!	At least one of the debtors and another	Obligations arising out of a separatio		
[	Check if this claim relates to a	that you did not report as priority claim		
۱,	community debt s the claim subject to offest?	Debts to pension or profit-sharing pla	ans, and other similar debts	
ľ	No	Other. Specify Collecting for Cr	editor	
l i	Yes	Other. Specify Collecting for Ch	euitoi	
4.18	Safeco Member Liberty Mutual	Last 4 digits of account number	8584	<b>\$</b> 221.00
7.10	Creditor's Name		<del></del>	-
	1 Pierce PI Ste 1225W	When was the debt incurred?	2013-2013	
	Number Street			
		As of the date you file, the claim is:	Check all that apply	
		Contingent	onook all that apply.	
	Itasca IL 60143	Unliquidated		
	City State Zip Code	<b>=</b>		
\ \ \	Vho owes the debt? Check one.	Disputed		
!	Debtor 1 only			
<u> </u>	Debtor 2 only	Type of PRIORITY unsecured claim:		
[	Debtor 1 and Debtor 2 only	Student loans		
[	At least one of the debtors and another	Obligations arising out of a separation	n agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claim	ms	
l .	community debt	Debts to pension or profit-sharing pla	ans, and other similar debts	
!:	s the claim subject to offest?			
	No	Other. Specify Collecting for Cr	reditor	
$\vdash$	Yes Southwest Credit Systems			\$ 1,837.00
4.19		Last 4 digits of account number		\$ 1,837.00
	Creditor's Name 5910 W. Plano Pkwy., #100	When was the debt incurred?		
		mon was the assembarrou.		
	Number Street			
		As of the date you file, the claim is:	Check all that apply.	
	Plano TX 75093-2202	Contingent		
		Unliquidated		
V	City State Zip Code  Vho owes the debt? Check one.	Disputed		
1	Debtor 1 only			
i	Debtor 2 only	Type of PRIORITY unsecured claim:		
	Debtor 1 and Debtor 2 only	Student loans		
	At least one of the debtors and another	Obligations arising out of a separatio	on agreement or divorce	
1 3	Check if this claim relates to a	that you did not report as priority clair	-	
1	community debt	Debts to pension or profit-sharing pla		
l:	s the claim subject to offest?			
	No	Other. Specify Credit Extended	to Debtor(s)	
	Yes			

Debtor 1 Mark Anthony Document Page 26 of 63 Case Number (if known)

Part 24 Your NONPRIORITY Unsecured Claims	- Continuation Page	
After listing any entries on this page, number ther	n beginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.20 T-Mobile	Last 4 digits of account number	\$ <u>2,953.00</u>
Creditor's Name		
PO Box 742596	When was the debt incurred?	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
Olasianati Oli 45074.05	Contingent	
Cincinnati OH 45274-25 City State Zip Code	Unliquidated	
City State Zip Code Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of PRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
No ☐ Yes	Other. Specify Utility Bills/Cellular Service	
4.21 US Cellular	Last 4 digits of account number	<u>\$ 950.00</u>
Creditor's Name		
PO Box 7835	When was the debt incurred?	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
Madiana N/ 50707.70	Contingent	
Madison WI 53707-78	Unliquidated	
City State Zip Code Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of PRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
■ No	Other. SpecifyUtility Bills/Cellular Service	
4.22 Willis Credit Union	Last 4 digits of account number0001	<b>\$</b> 372.00
Creditor's Name	Last 4 digits of account number	<del></del>
26 Century Blvd	When was the debt incurred? 2013-2014	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Nashville TN 37214	Unliquidated	
City State Zip Code Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 1 only  Debtor 2 only	Type of PRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
No	Other. Specify Unknown Credit Extension	
Yes	<u> </u>	

Doc 1 Filed 01/29/16 Entered 01/29/16 17:15:28 Desc Main Case 16-02840 Page 27 of 63 **Document** Mark Anthony Debtor 1 Middle Name \$ 455.00 Wintrust 4.23 Last 4 digits of account number Creditor's Name 231 S LaSalle When was the debt incurred? Number Street #100 As of the date you file, the claim is: Check all that apply. Contingent Chicago Unliquidated State Zip Code City ☐ Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of PRIORITY unsecured claim: Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify \_\_\_\_ Yes List Others to Be Notified for a Debt That You Already Listed Part 3: 5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page. Arnold Scott Harris PC On which entry in Part 1 or Part 2 list the original creditor? Name 111 W. Jackson Blvd., Ste. 600 Line \_\_1 of (Check one): Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims Number Chicago IL 60604 Last 4 digits of account number \_\_\_\_ \_\_\_ State Zip Code City Secretary of State On which entry in Part 1 or Part 2 list the original creditor? Name Line \_\_1\_\_ of (Check one): Part 1: Creditors with Priority Unsecured Claims 2701 S. Dirksen Pkwy. Part 2: Creditors with Nonpriority Unsecured Claims Number Springfield 62723 Last 4 digits of account number \_ State Zip Code American Infosource On which entry in Part 1 or Part 2 list the original creditor? Name PO Box 71083 Line \_\_2 of (Check one): Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims Number

Charlotte

City

NC 28272

State Zip Code

Last 4 digits of account number \_\_\_\_ \_\_\_

Debtor 1 Mark

Anthony

മുറ്റുument

Page 28 of 63 Case Number (if known)

Flort Money

Middle Name

Add the Amounts for Each Type of Unsecured Claim

Last Name

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. § 159. Add the amounts for each type of unsecured claim.

			Total claim
Total claims from Part 1	6a. Domestic support obligations	6a.	\$0.00
	6b. Taxes and Certain other debts you owe the government	6b.	\$0.00
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00
	6d. <b>Other.</b> Add all other priority unsecured claims. Write that amount here.	6d.	\$0.00
	6e. <b>Total.</b> Add lines 6a through 6d.	6e.	\$0.00
			Total claim
Total claims from Part 2			
monn i ait z	6f. Student loans	6f.	\$66,363.00
	<ul><li>6f. Student loans</li><li>6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims</li></ul>	6f. 6g.	\$ 66,363.00 \$ 0.00
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority		Ψ
	<ul><li>6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims</li><li>6h. Debts to pension or profit-sharing plans, and other</li></ul>	6g.	\$0.00

		Case 16	3_02840	ilod 01/20/16	Enter	ed 01/29/16 1	17·15·28	Desc Main	
Fi	ll in this in	formation to iden				9 of 63	11120120	2000 Main	
D	ebtor 1	Mark	Anthony	Trujillo	-				
D	ebtor 2	First Name	Middle Name	Last Name					
	pouse, if filing)	First Name	Middle Name	Last Name	-				
U	nited States	Bankruptcy Court fo	r the : <u>NORTHERN</u> District of _						
	ase Number f known)			(State)				Check if this i	
Off	icial F	orm 106G							
Scl	nedule	G: Execut	ory Contracts and	Unexpired Lea	ses				12/15
Be as	complete	and accurate as	possible. If two married people eded, copy the additional page,	are filing together, bot fill it out, number the e	h are equal	ly responsible for sup attach it to this page.	oplying correct On the top of a	ny	
addit	ional page	s, write your nam	ne and case number (if known). contracts or unexpired leases?				-		
1. L	_		submit this form to the court with		∕ou have no	thing else to report on	this form		
	_		nation below even if the contract						
		in all of the lines	nation bolow over it alle contacts	o or readed are noted in	Concadion	2. r roporty (Omolai i	om 100/112)		
			or company with whom you ha						
	<b>xample, re</b> inexpired le		cell phone). See the instruction	s for this form in the inst	ruction boo	klet for more examples	s of executory co	ntracts and	
	Person or	company with w	hom you have the contract or le	ease		State what the o	contract or lease	e is for	
	1		•						
2.1	Name				-				
					_				
	Number	Street							
	City		State Zip (	Code	_				
2.2									
	Name				_				
	Number	Street			_				
			0.4.7		_				
	City		State Zip	Lode					
2.3	l				_				
	Name				_				
	Number	Street							
	City		State Zip	Code	_				
2.4									
2.4	Name				-				
					_				
	Number	Street							
	City		State Zip	Code	_				
2.5									
	Name				_				
	Number	Street			_				

State Zip Code

City

Official Form 106G

Fill in this information to identify your case:				
Debtor 1	Mark	Anthony	Trujillo	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States I	Bankruptcy Court fo	or the : <u>NORTHERN</u> District of <u>l</u>	ILLINOIS(State)	
Case Number			(State)	
(If known)				

# Official Form 106H

Schedule H: Your Codebtors

12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

any A	dditional Pa	ges, write your name and	d case number (if known). Answ	er every question.	
1. <b>D</b>	o you have	any codebtors? (If you are	e filing a joint case, do not list eith	ner spouse as a co	debtor.)
	No.				
	Yes				
			in a community property state of evada, New Mexico, Puerto Rico,	- ·	nunity property states and territories include n, and Wisconsin.)
	No. Go to	line 3.			
	Yes. Did	your spouse, former spous	se, or legal equivalent live with yo	ou at the time?	
		Inwhich community state	or territory did you live?	Fill	in the name and current address of that person.
	Name o	of your spouse, former spouse or le	egal equivalent		
	Numbe	er Street			
	City		State	Zip Code	
S		, or Schedule G to fill out	t Column 2.		Column 2: The creditor to whom you owe the debt
3.1					Check all schedules that apply:
	Name				Schedule D, line
	Number	Street			Schedule G, line
	City		State	Zip Code	
3.2					Schedule D, line
	Name				Schedule E/F, line
	Number	Street			Schedule G, line
	City		State	Zip Code	
3.3					Schedule D, line
	Name				Schedule E/F, line
	Number	Street			Schedule G, line

Fill in this in	formation to ident	tify your case:	
Debtor 1	Mark	Anthony	Trujillo
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court for	the : <u>NORTHERN DISTRICT O</u>	F ILLINOIS
Case Number	r		
(If known)			

Official Form 106I

MM / DD / YYYY

### **Schedule I: Your Income**

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	Tt 1: Describe Employment				
1.	Fill in your employment information		Debtor 1		Debtor 2 or non-filing spouse
	If you have more than one job, attach a separate page with information about additional employers.	Employment status	X Employed Not employed	1	Employed  X Not employed
	Include part-time, seasonal, or self-employed work.	Occupation	Sales Rep		
	Occupation may Include student or homemaker, if it applies.	Employers name	Bin Insurance Ho	ldings	
		Employers address	30 N. LaSalle St.		
			Chicago, IL 60602	!	
		How long employed there?	13 Years		
Pa	Estimate monthly income as of the spouse unless you are separated. If you or your non-filing spouse had lines below. If you need more space	he date you file this form. If you h	oine the information for a		
				For Debtor 1	For Debtor 2 or non-filing spouse
2.	List monthly gross wages, salary and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be			\$4,236.50	\$0.00
3.	Estimate and list monthly overti	me pay.		\$0.00	\$0.00
4.	Calculate gross income. Add line	e 2 + line 3.		\$4,236.50	\$0.00

Official Form 106I Record # 701343 Schedule I: Your Income Page 1 of 2

Page 32 of 63
Case Number (if known) Document Trujillo Mark Anthony Debtor 1 First Name Middle Name Last Name

				For Debtor 1		ebtor 2 or filing spouse	
	Cop	y line 4 here	4.	\$4,236.50		\$0.00	
5.	List all	payroll deductions:					
	5a. 1	ax, Medicare, and Social Security deductions	5a. _	\$809.18		\$0.00	
	5b. <b>N</b>	Mandatory contributions for retirement plans	5b.	\$0.00		\$0.00	
	5c. <b>\</b>	oluntary contributions for retirement plans	5c.	\$0.00		\$0.00	
	5d. <b>F</b>	Required repayments of retirement fund loans	5d.	\$0.00		\$0.00	
	5e. <b>I</b>	nsurance	5e. -	\$94.28		\$0.00	
		Omestic support obligations	5f. _	\$0.00		\$0.00	
	_	Inion dues	5g. -	\$0.00		\$0.00	
		Other deductions. Specify: Life Insurance(D1),	5h. -	\$6.30		\$0.00	
		payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +5h.	6. _	\$909.76		\$0.00	
7. (	Calcula	te total monthly take-home pay. Subtract line 6 from line 4.	7.	\$3,326.74		\$0.00	
8. I	ist all	other income regularly received:					
	8a.	Net income from rental property and from operating a business,					
		profession, or farm					
		Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total					
		monthly net income.	8a.	\$0.00		\$0.00	
	8b.	Interest and dividends	8b.	\$0.00		\$0.00	
	8c.	Family support payments that you, a non-filing spouse, or a dependent regularly receive	8c.	\$ 0.00		\$ 0.00	
		Include alimony, spousal support, child support, maintenance, divorce					
		settlement, and property settlement.					
	8d.	Unemployment compensation	8d.	\$0.00		\$0.00	
	8e.	Social Security	8e.	\$0.00		\$0.00	
	8f.	Other government assistance that you regularly receive	8f.	\$0.00		\$0.00	
		Include cash assistance and the value (if known) of any non-cash	_	Ψ0.00		40.00	
		assistance that you receive, such as food stamps (benefits under the					
		Supplemental Nutrition Assistance Program) or housing subsidies.					
		Specify:					
	8g.	Pension or retirement income	8g.	\$0.00		\$0.00	
	8h.	Other monthly income. Specify:	8h.	\$0.00		\$0.00	
9.	Add	<b>all other income</b> . Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.	9.	\$0.00		\$0.00	
10.	Calc	ulate monthly income. Add line 7 + line 9.	10.	\$3,326.74 +		\$0.00 =	\$3,326.74
	Add	the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	L	<del>+0,020</del>		40.00	ψ <b>0</b> , <b>02</b> 0.7 4
11.	Incluothe Do n	e all other regular contributions to the expenses that you list in Schedule de contributions from an unmarried partner, members of your household, yer friends or relatives.  ot include any amounts already included in lines 2-10 or amounts that are resitive.	our depender				4 \$0.00
	Spec	лу		<del></del>		1	1. \$0.00
12.		the amount in the last column of line 10 to the amount in line 11. The reset that amount on the Summary of Schedules and Statistical Summary of Co		•	applies	1	2. <b>\$3,326.74</b>
13.		ou expect an increase or decrease within the year after you file this form	1?				
	X I						
	Ш	Yes. Explain:					

		offination to identify your ca	130.				
_	Debtor 1	Mark	Anthony	Trujillo	Check	if this is:	
L	Jebioi i	First Name	Middle Name	Last Name	l <u>—</u>	n amended filing	
С	Debtor 2					supplement showing po	st-petition chapter 13
(8	Spouse, if filing)	First Name	Middle Name	Last Name		come as of the following	
ι	Inited States	Bankruptcy Court for the : <u>NOF</u>	RTHERN DISTRICT (	DF ILLINOIS		IM / DD / YYYY	
	Case Number If known)			<u> </u>	IVI	IIW / DD / 1111	
						separate filing for Debto	
Of	ficial Fo	orm 106J			⊔ m	aintains a separate hou	sehold.
Sc	hedul	e J: Your Exper	nses				12/14
Be a	s complete	and accurate as possible. If	two married peop	le are filing together, both ar	e equally responsible f	or supplying correct infor	mation. If
	e space is n y question.	eeded, attach another sheet	t to this form. On t	he top of any additional page	s, write your name and	d case number (if known).	Answer
Pa	rt 1: D	escribe Your Household					
1. 1	ls this a joir	nt case?					
		o to line 2.					
		oes Debtor 2 live in a separa	ate household?				
		No.					
		Yes. Debtor 2 must file a	a congrato Schodu	lo I			
		Tes. Debitor 2 mast file 8	a separate Scriedu	le J.			
2.	Do you h	ave dependents?	No		Dependent's relation	ship to Dependent's	Does dependent live
	Do not lis	t Debtor 1 and	X Yes. Fill out	this information for	Debtor 1 or Debtor 2	age	with you?
	Debtor 2.			dent	Con	0	No
	Do not sta	ate the dependents'			Son	9	X Yes
	names.	•					No
					Daughter	6	X Yes
							□ No
					Son	1	
							X Yes
							X No
							Yes
							X No
							_   Tes
							<u> </u>
3.		expenses include s of people other than	X No				
		and your dependents?	Yes				
	rt 0:						
		stimate Your Ongoing Monthly					
	-	· ·		less you are using this form a supplemental <i>Schedule J</i> , c	* *		
	applicable		is illed. Il tills is a	supplemental <i>Schedule</i> 3, c	neck the box at the top	of the form and mi m	
Incl	ude expens	es paid for with non-cash g	overnment assista	ance if you know the value			
of s	uch assista	nce and have included it on	Schedule I: Your	Income (Official Form 106l.)			Your expenses
4.	The renta	al or home ownership expen	ses for your resid	ence. Include first mortgage p	payments and		
	any rent	for the ground or lot.				4.	\$400.00
	If not inc	luded in line 4:					
	4a. Rea	al estate taxes				4a.	\$0.00
	4b. Pro	perty, homeowner's, or rente	r's insurance			4b.	\$0.00
	4c. Hor	me maintenance, repair, and	upkeep expenses			4c.	\$0.00
	4d. Hor	neowner's association or con	ndominium dues			4d.	\$0.00

Case 16-02840 Filed 01/29/16 Entered 01/29/16 17:15:28 Desc Main Doc 1 Page 34 of 63

Document Trujillo Mark Anthony Debtor 1 Case Number (if known) \_

	First Name Middle Name Last Name		Your expense	es
		_	•	
. А	dditional Mortgage payments for your residence, such as home equity loans	5.		\$0.0
	Itilities: a. Electricity, heat, natural gas	6a.		\$0.0
6	b. Water, sewer, garbage collection	6b.		\$0.0
6	c. Telephone, cell phone, internet, satellite, and cable service	6c.		\$295.0
6	d. Other. Specify:	6d.	\$	0.
F	ood and housekeeping supplies	7.		\$550.
c	childcare and children's education costs	8.		\$635.
c	Slothing, laundry, and dry cleaning	9.		\$58.
. P	ersonal care products and services	10.		\$25.
. N	ledical and dental expenses	11.		\$50.
	ransportation. Include gas, maintenance, bus or train fare.	12.		\$293.
3. E	intertainment, clubs, recreation, newspapers, magazines, and books	13.		\$0.
. с	charitable contributions and religious donations	14.		\$0.
	nsurance.  On not include insurance deducted from your pay or included in lines 4 or 20.			
1	5a. Life insurance	15a.		\$0.
1	5b. Health insurance	15b.		\$365.
1	5c. Vehicle insurance	15c.		\$130.
1	5d. Other insurance. Specify:	15d.		\$0.
6. T	axes. Do not include taxes deducted from your pay or included in lines 4 or 20.			
S	specify:	16.		\$0.
'. Ir	nstallment or lease payments:			
1	7a. Car payments for Vehicle 1	17a.		\$0.
1	7b. Car payments for Vehicle 2	17b.		\$0.
1	7c. Other. Specify:	17c.		\$0.
1	7d. Other. Specify:	17d.		\$0.
. Y	our payments of alimony, maintenance, and support that you did not report as deducted			•
	rom your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.		\$0.
	ther payments you make to support others who do not live with you.	40		<b>\$</b> 0
	specify:	19.		\$0.
	Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.	20a.	\$	0.
	0a. Mortgages on other property  0b. Real estate taxes	20a. 20b.	\$	0.
	0c. Property, homeowner's, or renter's insurance	20c.	\$	0.
	Od. Maintenance, repair, and upkeep expenses	20d.	\$	0.
	ос. тапконанос, герап, ана аркеер ехреносо	230.	*	

Official Form 106J Record # 701343 Schedule J: Your Expenses Page 2 of 3

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Debtor	1 Mark	Anthony	Trujillo	Case Number (if known)		
	First Na	me Middle Name	Last Name			
21.	Other. S	specify:		_	21.	\$0.00
22	Your mo	nthly expense: Add lines 4 through 21.			22.	\$2,801.00
	The resu	It is your monthly expenses.				_
23.	Calculat	e your monthly net income.				
	23a.	Copy line 12 (your comibined monthly in	come) from Schedule I.		23a.	\$3,326.74
	23b.	Copy your monthly expenses from line 2	2 above.		23b. <b>–</b>	\$2,801.00
	23c.	Subtract your monthly expenses from your	ur monthly income.		23c.	\$525.74
		The result is your <i>monthly net income</i> .				
24.	Do you e	expect an increase or decrease in your ex	penses within the year after you	file this form?		
	For exan	nple, do you expect to finish paying for your	car loan within the year or do yo	u expect your		
	``	e payment to increase or decrease because	e of a modification to the terms of	your mortgage?		
	X No					
	Yes	. Explain Here:				

 Official Form 106J
 Record #
 701343
 Schedule J: Your Expenses
 Page 3 of 3

Fill in this in	Fill in this information to identify your case:			
Debtor 1	Mark	Anthony	Trujillo	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
		or the : <u>NORTHERN</u> District of _	ILLINOIS (State)	
Case Number (If known)			_	

# Official Form 106 Dec

### **Declaration About an Individual Debtor's Schedules**

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below	
Did you pay or agree to pay someone who is NO	an attorney to help you fill out bankruptcy forms?
No	
Yes. Name of Person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
Under penalty of perjury, I declare that I have rea	the summary and schedules filed with this declaration and that they are true and
correct.	
★ /s/ Mark Anthony Trujillo	×
Signature of Debtor 1	Signature of Debtor 2
Date 01/29/2016	Date
MM / DD / YYYY	MM / DD / YYYY

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Fill in this in	formation to identi		
Debtor 1	Mark First Name	Anthony  Middle Name	Trujillo  Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court for	the : <u>NORTHERN</u> District of _	ILLINOIS(State)
Case Number (If known)	•		_

#### Official Form 107

#### Statement of Financial Affairs for Individuals Filing for Bankruptcy

12/15

amended filing

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case

number (ii	known). Answer every question.			
Part 1:	Give Details About Your Marital Status and Where Yo	ou Lived Before		
01. What	is your current marital status?			
M	arried			
□N(	ot married			
	g the last 3 years, have you lived anywhere other tha	n where you live now	??	
■ Ne	o. es. List all of the places you lived in the last 3 years.  Do	o not include where yo	u live now.	
_		·		
	Debtor 1	Dates Debtor 1 lived there	Debtor 2:	Dates Debtor 2 lived there
prope	n the last 8 years, did you ever live with a spouse or l erty states and territories include Arizona, California, Visconsin.)			
■ N				
∐ Y€	es. Make sure you fill out Schedule H: Your Codebtors (	Official Form 106H).		
	_			
Part 2:	Explain the Sources of Your Income			

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Debtor 1 Mark Anthony Trujillo Case Number (if known) First Name Middle Name Last Name 04 Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. ☐ No. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Check all that apply (before deductions and Check all that apply (before deductions and exclusions) exclusions) Wages, commissions, ■ Wages, commissions, \$4,237 From January 1 of current year until bonuses, tips bonuses, tips the date you filed for bankruptcy: Operating a business Operating a business Wages, commissions, ■ Wages, commissions, \$51,838 For last calendar year: bonuses, tips bonuses, tips (January 1 to December 31, 2015) Operating a business Operating a business Wages, commissions, \$49,463 Wages, commissions, For the calendar year before that: bonuses, tips bonuses, tips (January 1 to December 31, 2014) Operating a business Operating a business 05 Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Describe below. (before deductions and Describe below. (before deductions and exclusions) exclusions) Part 3: List Certain Payments You Made Before You Filed for Bankruptcy

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ebto	or 1 Mark	An	thony	Trujillo	_	Case Number (if known) _	
	First Nar	ne Midd	lle Name	Last Name			
06	Are either	Debtor 1's or Debtor 2's o	lebts primarily consu	mer debts?			
	☐ No. Ne	either Debtor 1 nor Debto	r 2 has primarily cons	umer debts. Con	sumer debts are defined	d in 11 U.S.C. § 101(8) a	s
	"in	curred by an individual pri	marily for a personal, f	amily, or househo	old purpose."		
	Du	uring the 90 days before yo	ou filed for bankruptcy,	did you pay any	creditor a total of \$6,225	5* or more?	
		No. Go to line 7.					
		Yes. List below each cre	editor to whom you pai	d a total of \$6,225	5* or more in one or mor	e payments and the	
		total amount you paid th	at creditor. Do not incl	ude payments for	domestic support obligation	ations, such as	
	+0.1.	child support and alimor	•	-	•	•	
	* Subje	ect to adjustment on 4/01/	16 and every 3 years a	itter that for cases	stilled on or after the dat	e of adjustment.	
	Yes. D	ebtor 1 or Debtor 2 or bo	th have primarily con	sumer debts.			
		Ouring the 90 days before	you filed for bankruptc	y, did you pay any	y creditor a total of \$600	or more?	
		No. Go to line 7.					
		Yes. List below each cre	editor to whom you pai	d a total of \$600 c	or more and the total am	ount you paid that	
		creditor. Do not include	payments for domestic	support obligation	ons, such as child suppo	rt and	
		alimony. Also, do not inc	clude payments to an a	attorney for this ba	ankruptcy case.		
				Dates of payments	Total amount paid	Amount you still	owe Was this payment for
07	Insiders incorporation agent, inclu	ar before you filed for ban clude your relatives; any go s of which you are an office ding one for a business you ld support and alimony.	eneral partners; relative er, director, person in	es of any general control, or owner	partners; partnerships of 20% or more of their	of which you are a gener voting securities; and ar	ny managing
	No.						
	Yes. Lis	st all payments to an inside	er.				
				Dates of	Total amount	Amount you still	Reason for this payment
				payment	paid	owe	
80		ar before you filed for ban	kruptcy, did you make	any payments or	transfer any property or	account of a debt that t	penefited
	an insider? Include pay	ments on debts guarantee	ed or cosigned by an ir	nsider.			
	No.						
	=	st all payments to an inside	er.				
				Dates of	Total amount	Amount you still	Reason for this payment
				payment	paid	owe	Include creditor's name
P	art 4: Ide	entify Legal actions, Repos	sessions, and Foreclos	sures			
09	List all such	ar before you filed for ban n matters, including persor ns, and contract disputes.					t or custody
	No.						
	Yes. Fil	I in the details.					
				re of the case	Court or a		Status of the case
10		ar before you filed for ban nat apply and fill in the det		ur property repos	sessed, foreclosed, garr	nished, attached, seized	or levied?
	No. Go	to line 11					
	Yes. Fil	I in the information below.					

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epto	or 1	Iviaik	Anthony	Trujiilo	Case Number (If K	nown)	<del></del>
		First Name	Middle Name	Last Name			
11		nin 90 days before you filed f efuse to make a payment bed		-	nnk or financial institution, set off a	ny amounts from y	our accounts
		No. Go to line 11					
	$\Box$	Yes. Fill in the information belo	ow.				
12	_			ny of your property in the r	ossession of an assignee for the b	enefit of creditors.	а
-		rt-appointed receiver, a custo				,	-
	_ \						
P	art 5	List Certain Gifts and Cor	ntributions				
13	With	nin 2 years before you filed fo	or bankruptcy, did y	ou give any gifts with a tot	al value of more than \$600 per pers	ion?	
		No.					
		Yes. Fill in the details for each	ı gift.				
14	_		or bankruptcy, did y	ou give any gifts or contrik	outions with a total value of more the	ıan \$600 to any cha	arity?
		No. Yes. Fill in the details for each	ı gift.				
P	art 6:	List Certain Losses					
	With	nin 1 year before you filed fo	r bankruptcy or sinc	e you filed for bankruptcy	, did you lose anything because of	theft, fire, other dis	saster, or
	gan	n <b>bling?</b> No.					
		Yes. Fill in the details for each	ı gift.				
P	art 7:	List Certain Payments or	Transfers				
16	abo	ut seeking bankruptcy or pre	eparing a bankruptc	y petition?	your behalf pay or transfer any pr		ou consulted
	_	No					
	<b>■</b> ,	Yes. Fill in the details					
	F	Party Contact Info		Description and value of	any property transferred	Date payment or transfer	Amount of payment
		Geraci Law L.L.C.					Payment/Value:
							\$4,000.00: \$0.00
		55 E. Monroe Street #3400					paid prior to filing,
		Chicago,IL 60603					balance to be paid
							through the plan.
	F	Party Contact Info		Description and value of	any property transferred	Date payment or transfer	Amount of payment
		Hananwill Credit Counseling	<u></u>	Credit Counseling Service	S	2016	\$25.00
		115 N. Cross St.					
		Robinson, IL 62454					
		TROBITION, IL OL TO I					

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ebtor 1	1	Mark	Anthony	Trujillo	Case	Number (if known)		
		First Name	Middle Name	Last Name				
р	ron	hin 1 year before you filed for mised to help you deal with y not include any payment or tr	our creditors or to	make payments to your cr		sfer any property to an	yone who	
	1	No.						
	۱ ـ	Yes. Fill in the details.						
tr Ir D	ran: nclu	hin 2 years before you filed for insferred in the ordinary cours lude both outright transfers an not include gifts and transfers No.	e of your business nd transfers made	or financial affairs? as security (such as the gr	ranting of a security inter			
	۱ ـ	Yes. Fill in the details for each	gift.					
b	Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.)							
		No. Yes. Fill in the details for each	gift.					
Par	t 8:	List Certain Financial Acc	ounts, Instruments,	Safe Deposit Boxes, and Sto	orage Units			
20 V s Ir	Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred?  Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions.							
	1	No.						
	`	Yes. Fill in the details.						
			Last 4 o	digits of account number	Type of account or instrument	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer	
	<u>-</u>	BMO Harris	XXX -	7588	Checking Savings Money market Brokerage Other	End 2014	Overdrawn	
c	ash	you now have, or did you hav h, or other valuables? No. Yes. Fill in the details.		ore you filed for bankrupto	ey, any safe deposit box of the context of the cont		Do you still	
22 H	lave	ve you stored property in a sto	orage unit or place	other than your home with	nin 1 year before you filed	d for bankruptcy?	have it?	
I	1	No. Yes. Fill in the details.		·		, ,		
-			Who el	se has or had access to it?	Describe the conte	ents	Do you still have it?	
Par	t 9:	Identify Property You Hold	l or Control for Some	eone Else				
	-	you hold or control any prope someone.	erty that someone o	else owns? Include any pro	operty you borrowed fron	n, are storing for, or ho	ld in trust	
		No. Yes. Fill in the details.						
			Where	is the property?	Describe the prope	erty	Value	

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		U	ocument Page 42 0	JI 03
ebtor 1	Mark	Anthony	Trujillo	Case Number (if known)
	First Name	Middle Name	Last Name	

P	art 10:	Give Details About Environmental Info	rmation				
For	or the purpose of Part 10, the following definitions apply:						
	Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.						
	Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.						
		ous material means anything an envir ice, hazardous material, pollutant, co	onmental law defines as a hazardous wa ntaminant, or similar term.	ste, hazardous substance, toxic			
Rep	port all n	otices, releases, and proceedings that	at you know about, regardless of when th	ney occurred.			
24	Has any	y governmental unit notified you that	you may be liable or potentially liable un	nder or in violation of an environmental la	w?		
	No.						
	Yes.	. Fill in the details.					
			Governmental unit	Environmental law, if you know it	Date of notice		
25	Have yo	ou notified any governmental unit of	any release of hazardous material?				
	No.						
	Yes.	. Fill in the details.					
			Governmental unit	Environmental law, if you know it	Date of notice		
26	Have yo	ou been a party in any judicial or adm	ninistrative proceeding under any enviror	nmental law? Include settlements and orc	lers.		
	No.						
	Yes.	. Fill in the details.					
			Court or agency	Nature of the case	Status of the case		
Pa	art 11:	Give Details About Your Business or C	Connections to Any Business				
			· · · · · · · · · · · · · · · · · · ·	of the following connections to any business	2003		
	Within 4	4 years before you filed for bankrupto	cy, did you own a business or have any c	of the following connections to any busing	ess?		
	Within 4	4 years before you filed for bankrupto A sole proprietor or self-employed in	cy, did you own a business or have any c a trade, profession, or other activity, eith	ner full-time or part-time	ess?		
	Within 4	4 years before you filed for bankrupto A sole proprietor or self-employed in A member of a limited liability compa	cy, did you own a business or have any c	ner full-time or part-time	ess?		
	Within 4	4 years before you filed for bankrupto A sole proprietor or self-employed in A member of a limited liability compa A partner in a partnership	cy, did you own a business or have any c a trade, profession, or other activity, eith ny (LLC) or limited liability partnership (l	ner full-time or part-time	ess?		
	Within 4	4 years before you filed for bankrupto A sole proprietor or self-employed in A member of a limited liability compa	cy, did you own a business or have any or a trade, profession, or other activity, eith ny (LLC) or limited liability partnership (I cutive of a corporation	ner full-time or part-time	ess?		
	Within 4	4 years before you filed for bankrupton A sole proprietor or self-employed in A member of a limited liability compan A partner in a partnership An officer, director, or managing execution An owner of at least 5% of the voting	cy, did you own a business or have any contract a trade, profession, or other activity, eithing (LLC) or limited liability partnership (lutive of a corporation or equity securities of a corporation	ner full-time or part-time	ess?		
	Within 4	4 years before you filed for bankruptor A sole proprietor or self-employed in A member of a limited liability compat A partner in a partnership An officer, director, or managing exert An owner of at least 5% of the voting	cy, did you own a business or have any contract a trade, profession, or other activity, eithing (LLC) or limited liability partnership (limited of a corporation or equity securities of a corporation	ner full-time or part-time	ess?		
	Within 4	4 years before you filed for bankrupton A sole proprietor or self-employed in A member of a limited liability compan A partner in a partnership An officer, director, or managing execution An owner of at least 5% of the voting	cy, did you own a business or have any contract a trade, profession, or other activity, eithing (LLC) or limited liability partnership (limited of a corporation or equity securities of a corporation	ner full-time or part-time	ess?		
	Within 4	4 years before you filed for bankruptor A sole proprietor or self-employed in A member of a limited liability compat A partner in a partnership An officer, director, or managing exert An owner of at least 5% of the voting None of the above applies. Go to Part. Check all that apply above and fill in the	cy, did you own a business or have any contract a trade, profession, or other activity, eithing (LLC) or limited liability partnership (licutive of a corporation or equity securities of a corporation to the details below for each business.	ner full-time or part-time			
27	Within 4	4 years before you filed for bankruptor A sole proprietor or self-employed in A member of a limited liability compat A partner in a partnership An officer, director, or managing exect An owner of at least 5% of the voting None of the above applies. Go to Part. Check all that apply above and fill in the	cy, did you own a business or have any contract a trade, profession, or other activity, eithing (LLC) or limited liability partnership (licutive of a corporation or equity securities of a corporation to the details below for each business.	ner full-time or part-time			
27	Within 4	4 years before you filed for bankruptor A sole proprietor or self-employed in A member of a limited liability compat A partner in a partnership An officer, director, or managing exect An owner of at least 5% of the voting None of the above applies. Go to Part. Check all that apply above and fill in the	cy, did you own a business or have any contract a trade, profession, or other activity, eithing (LLC) or limited liability partnership (licutive of a corporation or equity securities of a corporation to the details below for each business.	ner full-time or part-time			
27	Within 4	4 years before you filed for bankruptor. A sole proprietor or self-employed in A member of a limited liability comparts. A partner in a partnership. An officer, director, or managing exerts. An owner of at least 5% of the voting. None of the above applies. Go to Part. Check all that apply above and fill in the 2 years before you filed for bankruptoions, creditors, or other parties.	cy, did you own a business or have any contract a trade, profession, or other activity, eithing (LLC) or limited liability partnership (licutive of a corporation or equity securities of a corporation to the details below for each business.	ner full-time or part-time			
27	Within 4	4 years before you filed for bankruptor. A sole proprietor or self-employed in A member of a limited liability comparts. A partner in a partnership. An officer, director, or managing exerts. An owner of at least 5% of the voting. None of the above applies. Go to Part. Check all that apply above and fill in the 2 years before you filed for bankruptoions, creditors, or other parties.	cy, did you own a business or have any contract a trade, profession, or other activity, eithing (LLC) or limited liability partnership (lucutive of a corporation or equity securities of a corporation to 12.  The details below for each business.	ner full-time or part-time			
27	Within 4	4 years before you filed for bankruptor. A sole proprietor or self-employed in A member of a limited liability comparts. A partner in a partnership. An officer, director, or managing exerts. An owner of at least 5% of the voting. None of the above applies. Go to Part. Check all that apply above and fill in the 2 years before you filed for bankruptoions, creditors, or other parties.	cy, did you own a business or have any contract a trade, profession, or other activity, eithing (LLC) or limited liability partnership (lucutive of a corporation or equity securities of a corporation to 12.  The details below for each business.	ner full-time or part-time			
27	Within 4	4 years before you filed for bankruptor. A sole proprietor or self-employed in A member of a limited liability comparts. A partner in a partnership. An officer, director, or managing exerts. An owner of at least 5% of the voting. None of the above applies. Go to Part. Check all that apply above and fill in the 2 years before you filed for bankruptoions, creditors, or other parties.	cy, did you own a business or have any contract a trade, profession, or other activity, eithing (LLC) or limited liability partnership (lucutive of a corporation or equity securities of a corporation to 12.  The details below for each business.	ner full-time or part-time			
27	Within 4	4 years before you filed for bankruptor. A sole proprietor or self-employed in A member of a limited liability comparts. A partner in a partnership. An officer, director, or managing exerts. An owner of at least 5% of the voting. None of the above applies. Go to Part. Check all that apply above and fill in the 2 years before you filed for bankruptoions, creditors, or other parties.	cy, did you own a business or have any contract a trade, profession, or other activity, eithing (LLC) or limited liability partnership (lucutive of a corporation or equity securities of a corporation to 12.  The details below for each business.	ner full-time or part-time			
27	Within 4	4 years before you filed for bankruptor. A sole proprietor or self-employed in A member of a limited liability comparts. A partner in a partnership. An officer, director, or managing exerts. An owner of at least 5% of the voting. None of the above applies. Go to Part. Check all that apply above and fill in the 2 years before you filed for bankruptoions, creditors, or other parties.	cy, did you own a business or have any contract a trade, profession, or other activity, eithing (LLC) or limited liability partnership (lucutive of a corporation or equity securities of a corporation to 12.  The details below for each business.	ner full-time or part-time			
27	Within 4	4 years before you filed for bankruptor. A sole proprietor or self-employed in A member of a limited liability comparts. A partner in a partnership. An officer, director, or managing exerts. An owner of at least 5% of the voting. None of the above applies. Go to Part. Check all that apply above and fill in the 2 years before you filed for bankruptoions, creditors, or other parties.	cy, did you own a business or have any contract a trade, profession, or other activity, eithing (LLC) or limited liability partnership (lucutive of a corporation or equity securities of a corporation to 12.  The details below for each business.	ner full-time or part-time			
27	Within 4	4 years before you filed for bankruptor. A sole proprietor or self-employed in A member of a limited liability comparts. A partner in a partnership. An officer, director, or managing exerts. An owner of at least 5% of the voting. None of the above applies. Go to Part. Check all that apply above and fill in the 2 years before you filed for bankruptoions, creditors, or other parties.	cy, did you own a business or have any contract a trade, profession, or other activity, eithing (LLC) or limited liability partnership (lucutive of a corporation or equity securities of a corporation to 12.  The details below for each business.	ner full-time or part-time			
27	Within 4	4 years before you filed for bankruptor. A sole proprietor or self-employed in A member of a limited liability comparts. A partner in a partnership. An officer, director, or managing exerts. An owner of at least 5% of the voting. None of the above applies. Go to Part. Check all that apply above and fill in the 2 years before you filed for bankruptoions, creditors, or other parties.	cy, did you own a business or have any contract a trade, profession, or other activity, eithing (LLC) or limited liability partnership (lucutive of a corporation or equity securities of a corporation to 12.  The details below for each business.	ner full-time or part-time			

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Debtor 1 Mark Anthony Trujillo Case Number (if known) \_\_\_\_\_\_\_

Part 12:	Sign Below				
answers in conne	and the answers on this Statement of Financial Affairs and any attained are true and correct. I understand that making a false statement, action with a bankruptcy case can result in fines up to \$250,000, co. §§ 152, 1341, 1519, and 3571.	concealing property, or obtaining money or property by fraud			
¥ /s/	Mark Anthony Trujillo				
		gnature of Debtor 2			
Dat	te 01/29/2016 Da	MM / DD / YYYY			
Did you a	attach additional pages to Your Statement of Financial Affairs for	Individuals Filing for Bankruptcy (Official Form 107)?			
No					
Yes					
Did you p	Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?				
No					
Yes.	Name of person	Attach the Bankruptcy Petition Preparer's Notice,			
		Declaration, and Signature (Official Form 119).			

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B2030 (Form 2030) (12/15)

# United States Bankruptcy Court NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In r	e				
Mar	k Anthony	Trujillo / Debtor		Case No:	
				Chapter:	Chapter 13
		DISCLOSURE OF COM	MPENSATION OF ATTORNEY	Y FOR DEE	BTOR
	pensation p	o 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(be paid to me within one year before the filing of the rendered on behalf of the debtor(s) in contempts.	he petition in bankruptcy, or agre	ed to be pai	d to me, for services
	For legal	services, I have agreed to accept	\$4,000.00		
	Prior to th	ne filing of this statement I have received	<u>\$0.00</u>		
	Balance I	Due	\$4,000.00		
2.	The source	e of the compensation paid to me was:			
	Deb	otor(s) Other: (specify			
3.	The source	e of compensation to be paid to me is:			
	De	btor(s) Other: (specify			
<b>4.</b> of m	I hav	e not agreed to share the above-disclosed comp	ensation with any other person u	nless they ar	re members and associates
	I hav	e agreed to share the above-disclosed compensa	ation with a other person or person	ons who are	not members or associates
5.	In return for case, inclu	or the above-disclosed fee, I have agreed to rending:	der legal service for all aspects o	f the bankru	ptcy
bank	a. Analy	ysis of the debtor's financial situation, and rend	lering advice to the debtor in dete	ermining wh	ether to file a petition in
	b. Prepa	aration and filing of any petition, schedules, stat	tements of affairs and plan which	may be req	uired;
	c. Repre	esentation of the debtor at the meeting of credit	ors and confirmation hearing, and	d any adjour	ned hearings thereof;
6.	By agreem	nent with the debtor(s), the above-disclosed fee	does not include the following se	ervice:	
			ERTIFICATION	man gamant f	
		I certify that the foregoing is a complete spayment to	statement of any agreement of an	rangement i	OI
		me for representation of the debtor(s) in this			
			/s/ Jonathan Daniel Parker Signature of Attorney		
		Duic	signature of morney		
			Geraci Law L.L.C.		

701343 Page 1 of 1 Record #

Name of law firm

# Case 16-02840 Doc 1 Filed 01/29/16 Entered 01/29/16 17:15:28 Desc Main Document Page 45 of 63 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

### RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, revised as of 4/20/15)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

#### A. BEFORE THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

#### THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule, and explain how and when the attorney's fees and the trustee's fees are determined and paid.



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- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.
- 6. Advise the debtor of the need to maintain appropriate insurance.

#### B. AFTER THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and when the case is called for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

#### THE ATTORNEY AGREES TO:

1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.

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- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Provide any other legal services necessary for the administration of the case.



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- C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES
- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3. If the case is converted to a case under chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the chapter 7 case for any unpaid fees and expenses, pursuant to section 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

#### D. RETAINERS AND PREVIOUS PAYMENTS

1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.



The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:

- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows: purpose: provide some money for attorney without waiting 6 months. Advantage to debtor: costs client less by reducing administrative expense and encouraging efficiency rather than charging by hour and submitting bills.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;



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- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing.

#### E. CONDUCT AND DISCHARGE

- 1. Improper conduct by the attorney. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. Improper conduct by the debtor. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

#### F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$ 4,000.00
- 2. In addition, the debtor will pay the filing fee required in the case of \$\frac{3}{2}10.00

3. Before signing this agreement, the attorney has receive	ved ,\$ <u>0</u>	
toward the flat fee, leaving a balance due of \$ 4000	; and \$ <u>310</u>	for expenses
leaving a balance due for the filing fee of \$ 0		



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4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date: 1 25/16

Signed:

Debtor(s)

Co-Debtor(s) Attorney for the Debtor(s)

Do not sign this agreement if the amounts are blank.

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National Headquarters: 55 E. Monroe Street, #3400 Chicago, IL 60603 1-866-925-1313 help@geracilaw.com



Date: 1/25/2016

Consultation Attorney: PAR

Record #: 701-343

#### Attorney - Client Agreement

The undersigned hires Geraci Law L.L.C. and its associated attorneys for representation in a Chapter 13 bankruptcy under the following terms and conditions. I have signed and received a copy the "Court Approved Retention Agreement" (CARA) between Chapter 13 Debtors and their Attorneys" as established by the Bankruptcy Court for the Northern District of Illinois, and any terms that conflict with it are null and void. I understand I must comply with those terms. Attorney fees for filed Chapter 13 Bankruptcy shall be the fee stated in the CARA I have received the 11 U.S.C § 527(a) disclosures. I have been advised of my chapter 7 alternative and choose to file Chapter 13 instead even though it usually costs more. More than one attorney and paralegal will work on my case.

FEES: This does NOT INCLUDE court filing fees of \$310, costs for credit counseling or financial management classes. Any amount not paid prior to the case being filed shall be paid through the Chapter 13 Trustee. These fees are fixed, but the attorneys may apply to the court for additional fees if allowed by the CARA or other circumstances, such as extended evidentiary hearings, contested adversary proceedings or appeals. If the Court awards additional fees, they will also be paid through the Chapter 13 Trustee. Fees are "flat fees" and "advance payment retainers" for pre-filing and pre-confirmation work, become property of this firm on payment, and are deposited into the firm's operating account. Payments are applied to the "flat fee". If this contract is terminated by either party prior to the filing of the case, we will submit any dispute to binding arbitration within 30 days. If I close my file or breach this contract I agree to pay for the work done to that time. I assign to my attorney all amounts tendered as filing fees or court costs and authorize my attorney to transfer said funds from his trust account to his operating account in payment of all outstanding fees owed by me if case is not filed.

No other work: Geraci Law is not representing me in state or other courts regarding creditors in my bankruptcy. Any state court action not stopped by the Automatic Stay of a filed bankrutpcy is my responsibility. Injury or other claims or property I must disclose any such claims or propery I now have or acquire after filing Chapter 13 to both the Chapter 13 trustee and to the court in a filed amendment and obtain authority to keep them or pay those claims to the Trustee. PLAN: The plan payment is estimated to be per month for months. The payment and length of the plan are base on the information I have provided, including income expenses, assets and debts. If these amounts are not accurate, my plan payment or months. The payment and length of the plan are based duration may need to be increased. In addition, the Court, Chapter 13 Frustee or creditors could object to my proposed Chapter 13 payment, which may cause it to increase. I further understand that if my income or expenses change during my Chapter 13, my plan payment may have to change. I agree to read my petition and plan and study it before signing it so I know what is included, INCLUDING what I am listing as debts, what my property is, what my assets are and if they are claimed as exempt, and to make full disclosure.

My plan payment DOES include the following, unless stated otherwise: mortgage arrears; association arrears; vehicles; tax debt; support obligations that are post due (but not future) parking tickets (not traffic fines); debts pursuant to a divorce decree/marital settlement you listed; other secured debts including furniture, electronics, etc., all other unsecured debts; other: My plan payment does NOT include include future mortgage, rent, condo fees and support payments; criminal fines/court fees; rent/lease arrears; student loan principal and interest unless 100% planned to unsecured creditors, sold property taxes; debts incurred after the case is filed, including any association fees as long as the property is in my name, other Student loans: are usually NEVER paid 100% in a Chapter 13, but are paid the same percentage as unsecured creditors without interest, so my student loans will CONTINUE to accrue interest, and if I don't pay them directly they will be even larger at the end of the plan, so I have been told about this and I will deal with my student loans myself directly Debts not discharged if they not paid in full: student loans; educational debts; unfiled or late filed tax debts; undisclosed debts; support/maintenance debts; debts incurred by fraud, or debts listed in your red folder or found non-dischargeable by a Judge. Representation limited to Bankruptcy Court We do not represent you in state court, or in loan modifications or similar matters. If I am eligible to receive a tax refund during my Chapter 13, I understand I must turn it over to the Chapter 13 Trustee unless I am specifically advised that I do not need to. This may change on a yearly basis, so I must check with my attorneys every year. I also understand that if I receive any significant sums of money other than through employment, including but not limited to life insurance proceeds, workers compensation award, personal injury or other court settlement, I MUST notify my attorney immediately and I may have to pay some or all of the funds into my Chapter 13 plan.

I cannot transfer any property or incur any credit or debt without the express permission of my attorney or the Court and I must make full disclosure of all income, expenses, debts and assets in my initial consultation and on my bankruptcy petition. If I fail to remain current in a domestic support obligation, fail to certify to the Court that I have remained current, or if I fail to take my financial management class, that my case may be closed without a discharge, and I will be required to pay a fee to have it reopened.

case may be chosed without a disci	large, and this be required to pay a re-	
De la	X	
Mark Trujillo (Debtor)	(Joint Debtor)	7
x (//		Dated: 1-35-16
Attorney for the Debtor(s)	Representing Geraci Law L.L.C.	

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Mark Anthony Trujillo / Debtor

Bankruptcy Docket #:

Judge:

#### **VERIFICATION OF CREDITOR MATRIX**

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 01/29/2016 /s/ Mark Anthony Trujillo

**Mark Anthony Trujillo** 

X Date & Sign

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<sup>\*</sup> Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

#### UNITED STATES BANKRUPTCY COURT

# NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly- addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

#### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

#### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

#### Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are

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Form B 201A, Notice to Consumer Debtor(s)

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found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

#### Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

#### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for

Dated: 01/29/2016	757 Wark Antilony Trajino	
	Mark Anthony Trujillo	
Dated: 01/29/2016	/s/ Jonathan Daniel Parker	
	Attorney: Jonathan Daniel Parker	

/c/ Mark Anthony Truiillo

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Debtor 1	Mark	Anthony	Trujillo	Case Number (if	known)
	First Name	Middle Name	Last Name		
	Answer These Question	s for Reporting Purposes			
	Vhat kind of debts do ou have?	as "incurred by  No. Go to Yes. Go to  16b. Are your del money for a bu  No. Go to Yes. Go to	v an individual primarily for a line 16b line 17. ots primarily business d usiness or investment or thr line 16c. o line 17.	debts? Consumer debts are de a personal, family, or household ebts? Business debts are debts ough the operation of the busine ot consumer debts or business of	purpose " s that you incurred to obtain ass or investment.
E a e a a	Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	☐ Yes. I am filin	filing under Chapter 7. Go g under Chapter 7. Do you rative expenses are paid th	to line 18. estimate that after any exempt p at funds will be available to distri	oroperty is excluded and ibute to unsecured creditors?
У	How many creditors do you estimate that you owe?	□ 1-49 □ 50-99 □ 100-199 □ 200-999	□ 5	,000-5,000 ,001-10,000 0,001-25,000	☐ 25,001-50,000 ☐ 50,001-100,000 ☐ More than 100,000
•	How much do you estimate your assets to be worth?	■ \$0-\$50,000 □ \$50,001-\$100 □ \$100,001-\$50 □ \$500,001-\$1	0,000	1,000,001-\$10 million 10,000,001-\$50 million 50,000,001-\$100 million 100,000,001-\$500 million	☐\$500,000,001-\$1 billion ☐\$1,000,000,001-\$10 billion ☐\$10,000,000,001-\$50 billion ☐More than \$50 billion
•	How much do you estimate your liabilities to be?	□ \$0-\$50,000 □ \$50,001-\$100 □ \$100,001-\$50 □ \$500,001-\$1	0,000	1,000,001-\$10 million 10,000,001-\$50 million 50,000,001-\$100 million 100,000,001-\$500 million	☐ \$500,000,001-\$1 billion ☐ \$1,000,000,001-\$10 billion ☐ \$10,000,000,001-\$50 billion ☐ More than \$50 billion
3000	Sign Below				
For you		correct.  If I have chosen to title 11, United Stat Chapter 7.  If no attorney represents	file under Chapter 7, I am a es Code I understand the r esents me and I did not pay	elief available under each chaptons or agree to pay someone who is	ole, under Chapter 7, 11,12, or 13 of er, and I choose to proceed under not an attorney to help me fill out
		this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).  I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.  I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both.  18 U.S.C. §§ 152, 1341, 1519, and 3571.			
dymanicacy, and charlest descentification and the company of an experimental sectors represented the company of		Signature of	- ^"	Sign	nature of Debtor 2
Married Control of the Party of		Executed on	: 1 / 29/2016 MM / DD / XXXX	Exe	cuted on

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Fill in this in	formation to iden	ntify your case:	
Debtor 1	Mark	Anthony	Trujillo
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if fiting)	First Name	Middle Name	Last Name
United States	Bankruptcy Court fo	or the : <u>NORTHERN</u> District of	ILLINOIS (State)
Case Number			
(II KIIOWII)			

#### Official Form 106 Dec

#### **Declaration About an Individual Debtor's Schedules**

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below				
Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?				
No				
Yes. Name of Person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119)			
Under penalty of perjury, I declare that I have read correct.	the summary and schedules filed with this declaration and that they are true and			
x:// (/	Signature of Debtor 2			
Signature of Debtor 1	Signature of Debitor 2			
Date : <u>/ / 29</u> /2016 MM / DD / YYYY	Date			
MM / DD / YYYY	WIN / DD / IIII			

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Debtor 1	Mark	Anthony	Trujillo	Case Number (if known)
	First Name	Middle Name	Last Name	

Sign Below					
I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both.  18 U.S.C. §§ 152, 1341, 1519, and 3571.					
Signature of Debtor 1	Signature of Debtor 2				
Date	DateMM / DD / YYYY				
Did you attach additional pages to Your Statement of Financial A	ffairs for Individuals Filing for Bankruptcy (Official Form 107)?				
,					
□ Yes					
□ res					
Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?					
■ No					
Yes. Name of person	Attach the Bankruptcy Petition Preparer's Notice,  Declaration, and Signature (Official Form 119).				

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#### DISCLAIMER Debtors have read and agree:

- 1. Divorce or family support debts to a spouse, ex-spouse, child, guardian ad litem or similar person or entity in connection with a separation agreement, divorce decree or court order are not dischargable. Priority support debts must be paid in full in your Chapter 13 or it cannot be confirmed. DEBTS YOU AGREED TO ASSUME IN MARITAL SETTLEMENT AGREEMENTS are NON-DISCHARGEABLE if your ex-spouse files an adversary complaint, and the Judge rules that (a) you do not have the ability to pay the debt OR (b) discharging such debt would result in a benefit to you that outweighs the detriment to ex-spouse or your child. You agree to get advice in writing from your divorce attorney and send to us with copy of agreement. You must list any ex-spouse or spouse as a creditor. No guarantee any divorce debt is dischargeable. Property you are still on title to, or have a right to in a divorce, may be taken by a Bankruptcy trustee in a Chapter 7 and sold, or may be disposable income in a 13.
- 2. Student loans and educational benefits are not discharged in Chapter 7 or 13 if government insured loan or owed to non-profit school unless you pay us to file a complaint within the bankruptcy to prove repayment would be an "undue hardship", and win. Interest on student loans continue to run while you are in a Chapter 13.
- 3. Cosigners, joint applicants, debts of persons other than debtor, debts incurred during marriage in community property states, or for fimily support are not discharged and joint, community or co-signers are not protected from collection unless you pay 100% of the debt. Creditors can collect from co-signors and put your bankruptcy on their credit report, and report them negatively to credit bureaus. You may prevent this by making the regular payments to the creditor. Creditors can liquidate collateral of your co-signer and refuse to continue payment in installments. Property you are joint on with other persons can be LIQUIDATED to pay your creditors.
- 4. TAX DEBTS. Most taxes are not discharged in bankruptcy. However, income tax debt (1040 type tax) can be discharged if the following four rules are met:
- (1) The tax return was DUE at least 3 YEARS (plus extensions) before the filing of your bankruptcy case. (2). You FILED your income tax return at least 2 YEARS before your bankruptcy was filed. (You did not file a return if the tax authority or IRS had to file one for you, or if you didn't send the return to the District Director) (3). You did not wilfully intend to evade the tax. (4). The tax must have been ASSESSED over 240 DAYS before the bankruptcy filing. We recommend you meet with the IRS or state department of revenue to make sure all the conditions have been met, before you hire us or file a bankruptcy. Fraudulent taxes and taxes on unfiled returns can be discharged in a Chapter 13 case. Time in an offers in compromise. & time in bankruptcy plus 6 months. will extend the above time periods. Employers' share of FICA & FUTA is dischargeable, but not trust fund taxes like the employee's funds or sales tax.
- 5 Fines, traffic tickets, parking tickets, penalties to governmental unit are not discharged in Chapter 7, may not be discharged in 13 without full payment.
- 6. Non filing spouse: If you file individually, your spouse is not our client. Only your debts are discharged. If you want to protect a non-filing spouse, pay their bills or file a joint case with them. Family expenses (medical bills, rent and necessities may be collected from a non-filing spouse). Wisconsin, community property is liable for community debts. 7. DUI PERSONAL INJURIES, DEBTS YOU DON'T LIST are not discharged.
- 8. DEBTS where creditors successfully object to discharge may survive Creditors, the Trustee, or Court, can try to deny discharge based on many factors,
- a. Income sufficient to pay a percentage of your unsecured debt b. Failure to keep books and records documenting your financial affairs c Luxury purchases or cash advances within 60 days of filing or without intent or ability to repay. d. Debts you made by false pretenses, breach of fiduciary duty, wilful and malicious injuries to others e. Benefit overpayments like aid or unemployment if a determination of fraud has been made before or during bankruptcy. f. Failure to appear at meetings, court dates, or co-operate with the Trustee
- 9. INTEREST ON NON-DISCHARGEABLE DEBTS in a Chapter 13 continues to accrue, and CREDITORS WHO DO NOT FILE CLAIMS in your Chapter 13 plan within 90 days (180 days for governmental units) of the meeting of creditors, do not get paid. Your plan and their claim should provide for interest at contract rate, or you will have to pay the debt outside the Chapter 13 plan. Property taxes must be paid by you directly to avoid sale for delinquent taxes.
- 10. LIQUIDATION OF REAL AND PERSONAL PROPERTY If you file a Chapter 7, any property that is not listed and claimed exempt on Schedule C pursuant to state or federal law is taken and sold by the trustee to pay creditors. You agree to assume the risk that your property will be taken and sold by the bankruptcy trustee (at or less than what it is worth) if we can't protect it under applicable state law. You get a discharge, but the trustee can take property not listed and exempted on schedules B and C and sell it for whatever price will provide some benefit to creditors.
- 11. CHANGE IN LAWS. Laws & court cases change constantly. We can file your case today if you pay us in full (some attorneys give credit, we don't) pay the filing fee and sign your petition in our main office. ANY DELAY either in hiring us, or after, IS YOUR REPSONSIBILITY. ADVERSE RULINGS Judges that sit in adjoining courtrooms can rule differently on the same facts. We can predict but can't guarantee a judge will or will not rule against you. You accept the risk of a judge ruling against you, as in any lawsuit.
- 12. PAYMENTS TO CREDITORS YOU PREFERRED to pay more than \$600 in front of others, within 1 yr if a relative or insider, or within 90 days if another creditor, so don't pay off debts to keep credit cards or protect others. TRANSFERS OF PROPERTY within 4 years that made you unable to pay your debts at the time can be reversed by a Trustee and the transferee will have to give back the property you transferred.
- 13. SURRENDER OF PROPERTY Bankruptcy gets rid of debts, but real estate, condos and time shares remain in your name until a foreclosure sale or the lender accepts a deed in lieu of foreclosure. Turn condo keys over to condo association or remain liable for assessments after filing, and make sure you keep buildings & land insured and maintained and secured until it is taken back by lender or out of your name. If you let a house go vacant and pipes explode or someone gets killed in there you may be liable.
- 14. RIGHT TO RECEIVE inheritances, tax refunds, injury claims, compensation of any kind, insurance or realty commissions, are property of the bankruptcy estate and you will surrender these to the trustee unless they are claimed exempt on Schedule C, and no objection to your claim of exemption is upheld. Do not deduct extra money from taxes so you are entitled to a refund, change your W-9 if necessary.
- 15. JOINT ACCOUNT HOLDERS holders entire amount in the account could be taken by the trustee under Chapter 7
- 16. MARRIED COUPLES GOING THROUGH DIVORCE: We have been advised to seek independent counsel for our bankruptcy. We understand that Peter Francis Geraci does not represent us with regard to any divorce matters and does not make any representations regarding what will happen in divorce court. We have decided to file a bankruptcy together dispite the fact that we are getting a divorce and our interests could be adverse. We have agreed to cooperate with each other in this joint bankruptcy.
- 17. AUTO LEASES & INSTALLMENT AGREEMENTS to purchase things, leases and almost all contracts will be void after bankruptcy. They are "executory contracts", and if they are of no benefit to the bankruptcy estate and not assumed within 60 days of filing, they are void. Debtors have been warned of this, and unless there is a novation under state law, or agreement not to use bankrptcy to void the contract, the debtors rights under the contract are extinguished. Debtor agrees to be responsible for obtaining such agreements or losing rights under such contracts. Debtor agrees that his or her attorney will not file motions to assume such contracts.
- 18. Setoffs if you have money in a credit union or creditor account, or other loans that cross-collateralized, any money or property may be taken for both loans. The Undersigned have read the above & assume the risk that a debt is not discharged in bankruptcy, that our non-exempt property will be taken and sold by the bankruptcy trustee if it can't be protected, that the trustee might object if I/we have excess income, or change in State, Federal or Bankruptcy laws before the case is filed in Court AND WE HAVE TO READ, CHECK, & MAKE SURE OUR PETITION IS ACCURATE!!!!

Dated:/	K, & MAKE SURE OUR PETITION IS ACCURATE III	X Date & Sign
	Mark Anthony Trujillo	

Record # 701343 Asset Disclosure Page 1 of 1

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re
Mark Anthony Trujillo / Debtor

Bankruptcy Docket #:

#### VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: / 129 /2016

Mark Anthony Trujillo

X Date & Sign

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16. Calculate the median family income that applies to you. Follow thes	se steps:				
16a Fill in the state in which you live.	IL				
16b. Fill in the number of people in your household.	5				
16c. Fill in the median family income for your state and size of housel To find a list of applicable median income amounts, go online us instructions for this form. This list may also be available at the ba	sing the link specified in the separate	\$94,918.00			
17. How do the lines compare?					
17a. X ine 15b is less than or equal to line 16c. On the top of page § 1325(b)(3). Go to Part 3, Do NOT fill out Calculation of Dis	1 of this form, check box 1, Disposable income is not determined under 11 Usposable Income (Official Form 22C-2).	J,S.C			
17bine 15b is more than line 16c. On the top of page 1 of this for § 1325(b)(3). Go to Part 3 and fill out Calculation of Dispos your current monthly income from line 14 above.	orm, check box 2, <i>Disposable income is determined under 11 U.S.C.</i> sable Income (Official Form 122C-2). On line 39 of that form, copy				
Calculate Your Commitment Period Under 11 U.S.C. §1325(	(b)(4)				
18. Copy your total average monthly income from line 11.		\$4,236.50			
19. Deduct the marital adjustment if it applies. If you are married, your that calculating the commitment period under 11 U.S.C. § 1325(b)(income, copy the amount from line 13d. If the marital adjustment does not apply, fill in 0 on line 19a.	spouse is not filing with you, and you contend	\$0.00			
•		\$4,236.50			
Subtract line 19a from line 18.		\$4,230.30			
20. Calculate your current monthly income for the year. Follow these s		\$4,236.50			
20a. Copy line 19b.					
Multiply by 12 (the number of months in a year).		x 12			
20b. The result is your current monthly income for the year for this	part of the form	\$50,838.00			
20c. Copy the median family income for your state and size of hous	sehold from line 16c	\$94,918.00			
21. <b>How do the lines compare?</b> X Line 20b is less than line 20c. Unless otherwise ordered by the county of the c	urt, on the top of page 1 of this form, check box 3, The commitment period is				
Line 20b is more than or equal to line 20c. Unless otherwise orders check box 4, <i>The commitment period is 5 years</i> . Go to Part 4.	ed by the court, on the top of page 1 of this form,				
Sign Below					
By signing here, I declare under penalty of perjury that the info	ormation on this statement and in any attachments is true and correct.				
Mark Anthony Trujillo	_				
Date: <u>/ 129</u> /2016					
If you checked line 17a, do NOT fill out or file Form 122C-2.					
If you checked 17b, fill out Form 122C-2 and file it with this form. On line 39 of that form, copy your current monthly income from line 14 above.					

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Form B 201A, Notice to Consumer Debtor(s)

In re Mark Anthony Trujillo / Debtor

Page 2

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

### <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

#### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for

Dated: <u>/ /27 /</u>2016

Mark Anthony Trujillo

X Date & Sign

Dated: 12016

Attorney Jonathan Daniel Parker

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B2030 (Form 2030) (12/15)

Date

## United States Bankruptcy Court

NORTH	ERN DISTRICT OF ILLINOIS	S EASTERN DIVISIO	N
In re			
Mark Anthony Trujillo / Debtor		Case No:	
		Chapter:	Chapter 13
DISCLOSU	URE OF COMPENSATION OF	ATTORNEY FOR DEB	TOR
1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bar compensation paid to me within one year before rendered or to be rendered on behalf of the debto	the filing of the petition in bankru	ptcy, or agreed to be paid	I to me, for services
For legal services, I have agreed to accept	\$4,000.00		
Prior to the filing of this statement I have re	eceived \$0.00		
Balance Due	-\$4,000.00		
2. The source of the compensation paid to me	was:		
Debtor(s) Other: (specif	Ý		
3. The source of compensation to be paid to m	ne is:		
Debtor(s) Other: (specif	îv		
4. I have not agreed to share the above-di of my law firm		ther person unless they ar	e members and associates
I have agreed to share the above-discle	osed compensation with a other pe	erson or persons who are	not members or associates
5. In return for the above-disclosed fee, I have case, including:	agreed to render legal service for	all aspects of the bankru	ptcy
a Analysis of the debtor's financial situa bankruptcy;	ation, and rendering advice to the	debtor in determining wh	ether to file a petition in
b. Preparation and filing of any petition,	schedules, statements of affairs an	nd plan which may be req	uired;
c. Representation of the debtor at the med	eting of creditors and confirmation	n hearing, and any adjour	ned hearings thereof;
6. By agreement with the debtor(s), the above-	-disclosed fee does not include the	e following service:	
	CERTIFICATION		
payment to	is a complete statement of any ag		or
me for representation of the de Dated: 1 / 20/20	btor(s) in this bankruptcy proceed	lings.	
Dated. 1 1 7 - 1/20.	10		i i

Record # 701343 Page 1 of 1

Signature of Attorney

Geraci Law L.L.C.
Name of law firm

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Debtor 1	Mark	Anthony	Trujillo	Case Number (if know	wn)
	First Name	Middle Name	Last Name		
represe if you a by an at	r attorney, if you are nted by one re not represented ttorney, you do not	to proceed under C under each chapter required by 11 U.S.	hapter 7, 11, 12, or 13 of to for which the person is eli C § 342(b) and, in a case	petition, declare that I have informed the title 11, United States Code, and have a gible. I also certify that I have delivere in which § 707(b)(4)(D) applies, certify edules filed with the petition is incorrect	explained the relief available ad to the debtor(s) the notice v that I have no knowledge
need to	file this page.	Signature of A	Attorney for Debtor	Date	Dated:
		Jonathan I	Daniel Parker		
		Printed name			
Geraci Law L.L.C.					
Firm name 55 E. Monroe St., #3400					
		Number St	reet		
		Chicago		1L	60603
		City		State	ZIP Code
room silveja uroonalista markatalista markatalista markatalista markatalista markatalista markatalista markata		Contact Phor	<sub>ne</sub> 312-332-1800	Email add	<sub>dress</sub> _ndil@geracilaw.com_
		6297378			IL
		Bar number	. 1.0 4.0 00 00 00 1,000 00 00 00 00 00 00 00 00 00 00 00 00	State	**************************************

Record # 701343